



BAC INTERNATIONAL BANK INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	1,218,107,258.00	1,286,967,910.00	1,403,423,158.00	1,365,450,801.00	1,556,443,543.38
Depósitos Internos en Bancos	67,700,895.00	101,736,606.00	142,379,915.00	176,168,228.00	250,059,252.61
A la Vista	67,700,895.00	82,299,606.00	120,979,915.00	155,834,228.00	240,981,252.61
A Plazo	0.00	19,437,000.00	21,400,000.00	20,334,000.00	9,078,000.00
Depósitos Externos en Bancos	899,925,728.00	935,005,989.00	986,038,803.00	946,077,515.00	1,037,999,057.77
A la Vista	526,067,167.00	536,952,617.00	533,570,401.00	475,107,531.00	606,012,065.77
A Plazo	373,858,561.00	398,053,372.00	452,468,402.00	470,969,984.00	431,986,992.00
Otros	250,480,635.00	250,225,315.00	275,004,440.00	243,205,058.00	268,385,233.00
CARTERA CREDITICIA NETA	4,520,686,233.00	4,662,337,118.00	4,863,086,065.00	5,043,041,142.00	5,055,910,842.03
Interna	548,170,084.00	570,851,861.00	586,701,182.00	612,631,598.00	650,069,047.57
Externa	4,125,374,613.00	4,259,939,831.00	4,430,110,717.00	4,583,820,117.00	4,553,437,479.43
Menos Provisiones	152,858,464.00	168,454,574.00	153,725,834.00	153,410,573.00	147,595,684.97
Interna	12,773,296.00	13,342,455.00	13,268,633.00	13,442,460.00	12,752,212.00
Externa	140,085,168.00	155,112,119.00	140,457,201.00	139,968,113.00	134,843,472.97
INVERSIONES EN VALORES NETA	295,684,178.00	250,486,481.00	231,340,029.00	372,315,003.00	429,800,946.17
Internas	20,489,142.00	27,080,617.00	39,070,086.00	43,661,169.00	55,044,901.82
Externas	275,195,036.00	223,405,864.00	192,269,943.00	328,653,834.00	374,756,044.35
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	472,308,607.00	526,766,642.00	489,492,136.00	452,205,012.00	482,825,044.85
Internos	24,128,502.00	25,350,959.00	23,583,394.00	26,353,891.00	25,454,480.29



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Externos	448,180,105.00	501,415,683.00	465,908,742.00	425,851,121.00	457,370,564.56
ACTIVO TOTAL NETO	6,506,786,276.00	6,726,558,151.00	6,987,341,388.00	7,233,011,958.00	7,524,980,376.43
DEPOSITOS	4,193,520,064.00	4,364,407,968.00	4,475,931,948.00	4,511,101,729.00	4,780,676,416.97
Internos	312,740,013.00	216,445,249.00	266,075,804.00	274,361,127.00	287,374,642.64
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	284,325,790.00	211,612,411.00	243,473,881.00	256,120,482.00	276,628,915.64
A la Vista	99,221,063.00	73,022,073.00	85,269,217.00	84,739,590.00	91,792,630.00
A Plazo	78,284,920.00	87,238,082.00	87,919,244.00	86,789,022.00	75,050,972.00
De Ahorros	106,819,807.00	51,352,256.00	70,285,420.00	84,591,870.00	109,785,313.64
De Bancos	28,414,223.00	4,832,838.00	22,601,923.00	18,240,645.00	10,745,727.00
A la Vista	2,814,223.00	4,832,838.00	6,401,923.00	9,740,645.00	6,245,727.00
A Plazo	25,600,000.00	0.00	16,200,000.00	8,500,000.00	4,500,000.00
Externos	3,880,780,051.00	4,147,962,719.00	4,209,856,144.00	4,236,740,602.00	4,493,301,774.33
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	3,789,700,409.00	4,036,247,831.00	4,141,042,697.00	4,176,555,495.00	4,500,321,030.90
A la Vista	1,543,609,034.00	1,664,622,344.00	1,646,194,068.00	1,596,157,085.00	1,840,484,157.08
A Plazo	1,630,956,594.00	1,665,075,771.00	1,760,579,362.00	1,846,175,445.00	1,948,086,053.46
De Ahorros	615,134,781.00	706,549,716.00	734,269,267.00	734,222,965.00	711,750,820.36
De Bancos	91,079,642.00	111,714,888.00	68,813,447.00	60,185,107.00	-7,019,256.57
A la Vista	27,214,205.00	22,500,451.00	19,429,010.00	23,257,670.00	-43,946,693.11
A Plazo	63,865,437.00	89,214,437.00	49,384,437.00	36,927,437.00	36,927,436.54
OBLIGACIONES	1,385,781,751.00	1,416,888,101.00	1,500,142,043.00	1,654,383,465.00	1,656,896,299.00
Internas	56,616,443.00	117,030,070.00	152,460,890.00	143,766,162.00	170,131,685.00
Externas	1,329,165,308.00	1,299,858,031.00	1,347,681,153.00	1,510,617,303.00	1,486,764,614.00



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OTROS PASIVOS	316,319,828.00	277,514,501.00	316,309,059.00	310,929,716.00	311,631,660.12
Internos	15,575,019.00	17,017,645.00	23,933,911.00	20,219,848.00	17,358,410.00
Externos	300,744,809.00	260,496,856.00	292,375,148.00	290,709,868.00	294,273,250.12
PATRIMONIO	611,164,634.00	667,747,581.00	694,958,338.00	756,597,047.00	775,776,000.26
Capital	113,565,254.00	113,565,254.00	113,565,254.00	113,565,254.00	113,565,254.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	553,098,814.00	607,772,579.00	650,106,192.00	727,823,990.00	755,788,037.09
Gan/Perd en Inv. Dis. para la Venta	-55,499,434.00	-53,590,252.00	-68,713,108.00	-84,792,197.00	-93,577,290.83
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	6,506,786,277.00	6,726,558,151.00	6,987,341,388.00	7,233,011,957.00	7,524,980,376.35