



BAC INTERNATIONAL BANK INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	1,556,443,543.38	1,665,476,304.38	1,942,907,762.00	1,760,988,055.00	1,724,095,735.00
Depósitos Internos en Bancos	250,059,252.61	66,000,400.11	386,424,749.00	70,045,852.00	16,714,757.00
A la Vista	240,981,252.61	42,734,175.11	364,889,774.00	45,673,785.00	9,889,997.00
A Plazo	9,078,000.00	23,266,225.00	21,534,975.00	24,372,067.00	6,824,760.00
Depósitos Externos en Bancos	1,037,999,057.77	1,365,329,511.27	1,309,291,091.00	1,456,007,601.00	1,428,946,749.00
A la Vista	606,012,065.77	826,998,597.40	535,085,819.00	859,627,879.00	907,543,974.00
A Plazo	431,986,992.00	538,330,913.87	774,205,272.00	596,379,722.00	521,402,775.00
Otros	268,385,233.00	234,146,393.00	247,191,922.00	234,934,602.00	278,434,229.00
CARTERA CREDITICIA NETA	5,055,910,842.03	4,875,301,068.67	4,819,407,779.00	4,783,036,032.00	4,938,863,692.00
Interna	650,069,047.57	558,700,464.53	613,992,131.00	608,472,119.00	682,334,411.00
Externa	4,553,437,479.43	4,468,208,022.81	4,368,158,581.00	4,331,578,947.00	4,390,437,318.00
Menos Provisiones	147,595,684.97	151,607,418.67	162,742,933.00	157,015,034.00	133,908,037.00
Interna	12,752,212.00	13,044,683.00	16,153,941.00	14,830,632.00	9,238,038.00
Externa	134,843,472.97	138,562,735.67	146,588,992.00	142,184,402.00	124,669,999.00
INVERSIONES EN VALORES NETA	429,800,946.17	416,706,167.35	606,423,122.00	452,275,137.00	524,107,083.00
Internas	55,044,901.82	59,281,682.17	71,481,764.00	1,649,076.00	29,354,851.00
Externas	374,756,044.35	357,424,485.18	534,941,358.00	450,626,061.00	494,752,232.00
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	482,825,044.85	469,229,992.07	475,882,307.00	477,782,433.00	493,855,877.00



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Internos	25,454,480.29	21,472,401.46	33,127,170.00	34,385,800.58	33,243,034.00
Externos	457,370,564.56	447,757,590.61	442,755,137.00	443,396,632.42	460,612,843.00
ACTIVO TOTAL NETO	7,524,980,376.43	7,426,713,532.47	7,844,620,970.00	7,474,081,657.00	7,680,922,387.00
DEPOSITOS	4,780,676,416.97	4,786,948,107.30	5,313,752,437.00	5,179,133,753.00	5,348,755,911.00
Internos	287,374,642.64	349,358,155.64	336,875,903.00	262,717,285.00	341,504,105.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	276,628,915.64	338,612,428.64	324,976,756.00	246,233,378.00	335,901,944.00
A la Vista	91,792,630.00	91,792,630.00	135,137,782.00	121,089,781.00	157,745,698.00
A Plazo	75,050,972.00	75,050,972.00	91,033,253.00	88,902,990.00	76,505,239.00
De Ahorros	109,785,313.64	171,768,826.64	98,805,721.00	36,240,607.00	101,651,007.00
De Bancos	10,745,727.00	10,745,727.00	11,899,147.00	16,483,907.00	5,602,161.00
A la Vista	6,245,727.00	6,245,727.00	6,899,147.00	10,983,907.00	4,452,161.00
A Plazo	4,500,000.00	4,500,000.00	5,000,000.00	5,500,000.00	1,150,000.00
Externos	4,493,301,774.33	4,437,589,951.66	4,976,876,534.00	4,916,416,468.00	5,007,251,806.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	4,500,321,030.90	4,378,227,246.23	4,810,099,109.00	4,852,176,528.00	4,926,185,539.00
A la Vista	1,840,484,157.08	1,649,678,090.57	1,957,350,027.00	1,808,317,049.00	1,977,864,349.00
A Plazo	1,948,086,053.46	2,063,063,990.30	2,041,596,600.00	2,178,505,605.00	2,086,362,476.00
De Ahorros	711,750,820.36	665,485,165.36	811,152,482.00	865,353,874.00	861,958,714.00
De Bancos	-7,019,256.57	59,362,705.43	166,777,425.00	64,239,940.00	81,066,267.00
A la Vista	-43,946,693.11	22,435,268.89	116,094,823.00	63,495,519.00	42,819,098.00
A Plazo	36,927,436.54	36,927,436.54	50,682,602.00	744,421.00	38,247,169.00
OBLIGACIONES	1,656,896,299.00	1,583,253,717.00	1,491,214,030.00	1,227,887,150.00	1,247,895,862.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	170,131,685.00	12,026,143.00	90,035,363.00	69,450,504.00	33,661,639.00
Externas	1,486,764,614.00	1,571,227,574.00	1,401,178,667.00	1,158,436,646.00	1,214,234,223.00
OTROS PASIVOS	311,631,660.12	271,787,105.17	297,046,948.00	295,656,612.00	274,193,310.00
Internos	17,358,410.00	17,525,135.00	19,427,773.00	21,499,057.00	20,847,306.00
Externos	294,273,250.12	254,261,970.17	277,619,175.00	274,157,555.00	253,346,004.00
PATRIMONIO	775,776,000.26	784,724,603.00	742,607,555.00	771,404,141.00	810,077,303.00
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	755,788,037.09	774,768,869.00	732,157,241.00	771,926,663.00	795,727,266.00
Gan/Perd en Inv. Dis. para la Venta	-93,577,290.83	-103,609,520.00	-103,114,940.00	-114,087,776.00	-99,215,217.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	7,524,980,376.35	7,426,713,532.47	7,844,620,970.00	7,474,081,656.00	7,680,922,386.00