



**BAC BANK, INC.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	21,939,114.96	25,807,053.52	40,754,774.37	32,921,799.08	23,484,416.55
Depósitos Internos en Bancos	3,583,719.25	1,534,738.06	2,659,111.99	1,099,567.45	1,054,891.09
A la Vista	3,583,719.25	1,534,738.06	2,659,111.99	1,099,567.45	1,054,891.09
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	18,355,395.71	24,272,315.46	38,095,662.38	31,822,231.63	22,429,525.46
A la Vista	10,855,395.71	17,072,315.46	9,393,046.75	7,946,824.32	4,854,489.36
A Plazo	7,500,000.00	7,200,000.00	28,702,615.63	23,875,407.31	17,575,036.10
Otros	0.00	0.00	0.00	0.00	0.00
<b>CARTERA CREDITICIA NETA</b>	135,358,799.20	128,824,232.40	122,577,908.18	118,515,436.71	125,172,057.51
Interna	0.00	0.00	0.00	0.00	0.00
Externa	137,575,893.20	130,974,677.40	123,627,301.18	119,779,555.71	126,361,461.57
Menos Provisiones	2,217,094.00	2,150,445.00	1,049,393.00	1,264,119.00	1,189,404.06
Interna	0.00	0.00	0.00	0.00	0.00
Externa	2,217,094.00	2,150,445.00	1,049,393.00	1,264,119.00	1,189,404.06
<b>INVERSIONES EN VALORES NETA</b>	12,228,161.45	21,084,725.17	25,098,859.58	41,183,018.10	46,913,321.59
Internas	0.00	0.00	0.00	0.00	0.00
Externas	12,228,161.45	21,084,725.17	25,098,859.58	41,183,018.10	46,913,321.59
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
<b>OTROS ACTIVOS</b>	2,818,556.13	1,781,529.61	3,580,667.34	3,838,918.23	3,512,851.56



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Internos	252,673.40	312,660.33	282,871.79	269,941.53	252,329.03
Externos	2,565,882.73	1,468,869.28	3,297,795.55	3,568,976.70	3,260,522.53
<b>ACTIVO TOTAL NETO</b>	<b>172,344,631.74</b>	<b>177,497,540.70</b>	<b>192,012,209.47</b>	<b>196,459,172.12</b>	<b>199,082,647.21</b>
<b>DEPOSITOS</b>	<b>154,300,418.81</b>	<b>158,323,817.26</b>	<b>171,755,203.91</b>	<b>174,831,083.11</b>	<b>176,129,288.60</b>
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	154,300,418.81	158,323,817.26	171,755,203.91	174,831,083.11	176,129,288.60
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	154,300,418.81	158,323,817.26	171,755,203.91	174,831,083.11	176,129,288.60
A la Vista	38,922,310.58	41,929,835.25	54,893,470.68	49,502,836.36	49,291,053.19
A Plazo	108,922,424.47	110,856,707.42	109,231,415.53	115,640,079.08	114,748,419.23
De Ahorros	6,455,683.76	5,537,274.59	7,630,317.70	9,688,167.67	12,089,816.18
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	2,156,836.17	1,751,195.37	1,806,633.07	1,914,842.44	2,198,288.43
Internos	20,755.69	18,706.88	25,945.04	11,657.05	13,352.60
Externos	2,136,080.48	1,732,488.49	1,780,688.03	1,903,185.39	2,184,935.83
PATRIMONIO	15,887,376.76	17,422,528.07	18,450,372.49	19,713,246.57	20,755,070.18
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	5,924,419.62	7,066,060.85	7,846,930.68	7,989,444.13	8,792,760.15
Gan/Perd en Inv. Dis. para la Venta	-37,042.86	356,467.22	603,441.81	1,723,802.44	1,962,310.03
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	172,344,631.74	177,497,540.70	192,012,209.47	196,459,172.12	199,082,647.21