



BAC International Bank Inc.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	14,354,820.29	53.81	26,678,447.92	28,009,754.36	35,514,877.33	60,031,872.38	90,293,500.21	92,758,870.79	93,983,884.20	71,452,337.93	31,486,422.65	48,272,982.38	50,169,956.68	17,064,084.08	41,033,268.21	
Depositos Locales en Bancos	520,393.85	54.42	956,337.14	1,069,527.25	1,102,307.89	843,631.55	7,358,654.51	4,364,412.26	1,632,906.15	1,287,442.87	2,089,451.01	1,332,632.47	2,015,715.82	2,310,926.26	1,476,730.99	
A la Vista	717,393.85	94.48	759,337.14	557,527.25	778,307.89	607,631.55	668,654.51	1,174,490.80	1,066,906.15	937,442.87	1,089,451.01	1,332,632.47	1,709,715.82	1,728,926.26	1,476,730.99	
A Plazo	-197,000.00	-100.00	197,000.00	512,000.00	324,000.00	236,000.00	6,690,000.00	3,189,921.46	566,000.00	350,000.00	1,000,000.00	0.00	306,000.00	582,000.00	0.00	
Depositos Extranjeros en Bancos	11,231,201.67	45.21	24,844,239.62	25,792,993.46	33,128,569.44	58,249,943.99	80,941,907.53	86,994,494.42	90,476,393.13	67,922,961.74	27,551,844.19	45,487,337.42	46,109,868.04	11,141,984.23	36,075,441.29	
A la Vista	21,006,201.67	406.37	5,169,239.62	25,017,993.46	32,153,569.44	29,899,943.99	78,166,907.53	70,194,494.42	49,476,393.13	57,297,961.74	22,476,844.19	41,987,337.42	42,659,868.04	8,841,984.23	26,175,441.29	
A Plazo	-9,775,000.00	-49.68	19,675,000.00	775,000.00	975,000.00	28,350,000.00	2,775,000.00	16,800,000.00	41,000,000.00	10,625,000.00	5,075,000.00	3,500,000.00	3,450,000.00	2,300,000.00	9,900,000.00	
Otros	2,603,224.77	296.54	877,871.16	1,147,233.65	1,284,000.00	938,296.84	1,992,938.17	1,399,964.11	1,874,584.92	2,241,933.32	1,845,127.45	1,453,012.49	2,044,372.82	3,611,173.59	3,481,095.93	
CARTERA CREDITICIA	86,384,708.78	173.04	49,923,067.26	47,972,064.74	49,588,679.86	62,575,365.21	54,237,292.99	56,869,578.81	82,378,684.04	89,524,655.41	129,697,514.03	113,348,690.04	99,792,606.88	135,362,135.76	136,307,776.04	
Locales	16,547,290.42	42.71	38,742,920.28	37,078,031.45	37,430,445.64	41,067,630.95	36,601,281.72	38,798,892.96	39,976,565.49	40,652,481.18	41,987,156.45	45,380,490.46	47,338,861.61	55,016,102.48	55,290,210.70	
Extranjero	69,837,418.36	624.66	11,180,146.98	10,894,033.29	12,158,234.22	21,507,734.26	17,636,011.27	18,070,685.85	42,402,118.55	48,872,174.23	87,710,357.58	67,968,199.58	52,453,745.27	80,346,033.28	81,017,565.34	
INVERSIONES EN VALORES	103,873,703.37	40.37	257,326,252.89	291,059,627.75	292,481,438.81	268,610,586.29	285,107,785.88	289,549,250.04	267,046,571.51	259,224,782.05	274,755,838.59	338,437,015.49	340,863,209.09	334,855,644.57	361,199,956.26	
Locales	56,997,275.77	449.03	12,693,496.23	23,892,540.03	23,896,625.96	16,720,501.19	17,608,830.46	23,104,771.09	22,382,727.42	31,102,270.16	40,134,167.03	50,071,919.10	55,909,385.08	69,571,331.76	69,690,772.00	
Extranjero	46,876,427.60	19.16	244,632,756.66	267,167,087.72	268,584,812.85	251,890,085.10	267,498,955.42	266,444,478.95	244,663,844.09	228,122,511.89	234,621,671.56	288,365,096.39	284,953,824.01	265,284,312.81	291,509,184.26	
OTROS ACTIVOS	-690,074.96	-7.87	8,764,960.59	7,181,856.75	7,381,506.17	7,324,411.82	7,086,103.37	6,342,819.55	5,981,461.03	22,054,596.46	13,978,883.04	6,780,072.79	7,332,865.91	7,324,296.26	8,074,885.63	
Locales	659,622.43	9.95	6,627,249.64	6,952,285.39	7,011,791.36	6,940,968.36	6,633,803.66	6,204,167.44	5,754,142.51	5,792,601.12	6,101,983.64	6,528,194.88	6,942,111.88	6,762,349.41	7,286,872.07	
Extranjero	-1,349,697.39	-63.14	2,137,710.95	229,571.36	369,714.81	383,443.46	452,299.71	138,652.11	227,318.52	16,261,995.34	7,876,899.40	251,877.91	390,754.03	561,946.85	788,013.56	
TOTAL DE ACTIVOS	203,923,157.48	59.51	342,692,728.66	374,223,303.60	384,966,502.17	398,542,235.70	436,724,682.45	445,520,519.19	449,390,600.78	442,256,371.85	449,918,658.31	506,838,760.70	498,158,638.56	494,606,160.67	546,615,886.14	
DEPOSITOS	122,399,766.15	72.47	168,902,668.57	192,832,438.83	201,634,899.62	210,295,034.20	248,193,602.49	244,333,207.17	242,634,964.71	228,048,276.62	230,142,983.53	272,745,671.60	264,981,457.00	257,388,122.52	291,302,434.72	
Locales	87,567,816.81	250.01	35,025,470.79	36,980,626.35	38,088,096.35	37,176,426.78	40,917,111.17	41,267,109.08	47,647,358.46	67,110,530.86	81,876,056.09	124,289,442.43	111,288,475.24	103,885,757.21	122,593,287.60	
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	30,906,768.62	102.90	30,034,762.08	29,211,074.72	23,695,343.06	22,019,491.05	24,655,443.67	22,453,182.73	31,892,113.16	37,171,976.83	44,189,880.31	43,423,296.08	44,273,861.81	47,359,625.05	60,941,530.70	
A la Vista	14,325,228.96	140.14	10,221,865.06	10,466,872.58	5,808,341.85	5,678,698.53	9,338,241.03	9,753,513.25	10,990,397.25	13,783,355.06	15,761,839.28	14,564,100.72	15,154,228.96	18,661,404.12	24,547,094.02	
A Plazo	19,581,502.75	153.36	12,768,443.32	13,410,115.11	12,829,107.87	12,753,549.79	11,180,775.36	9,459,291.83	18,196,490.28	20,572,332.07	21,196,996.58	21,293,881.20	23,396,879.40	24,264,322.18	32,349,946.07	
De Ahorros	-2,999,963.09	-42.59	7,044,453.70	5,334,087.03	5,057,893.34	3,587,242.73	4,136,427.28	3,240,377.65	2,705,225.63	2,816,289.70	7,231,044.45	7,565,314.16	5,722,753.45	4,433,898.75	4,044,490.61	
De Bancos	56,661,048.19	1,135.33	4,990,708.71	7,769,551.63	14,392,753.29	15,156,935.73	16,261,667.50	18,813,926.35	15,755,245.30	29,938,554.03	37,686,175.78	80,866,146.35	67,014,613.43	56,526,132.16	61,651,756.90	
A la Vista	39,824,955.95	0.00	0.00	277,536.87	2,918,162.40	3,678,062.52	5,779,304.26	8,325,947.02	2,456,975.33	8,685,632.48	8,422,473.04	61,078,721.56	45,213,188.44	34,710,877.85	39,824,955.95	
A Plazo	16,836,092.24	337.35	4,990,708.71	7,492,014.76	11,474,590.89	11,478,873.21	10,482,363.24	10,487,979.33	13,298,269.97	21,252,921.55	29,263,702.74	19,787,424.79	21,801,424.99	21,815,254.31	21,826,800.95	
Extranjero	34,831,949.34	26.02	133,877,197.78	155,851,812.48	163,546,803.27	173,118,607.42	207,276,491.32	203,066,098.09	194,987,606.25	160,937,745.76	148,266,927.44	148,456,229.17	153,692,981.76	153,502,365.31	168,709,147.12	
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
De Particulares	12,693,530.53	9.54	133,085,732.33	153,877,657.77	160,860,681.60	170,399,932.77	205,028,588.48	201,500,431.77	177,981,592.83	145,357,269.34	133,558,566.02	126,009,256.89	130,556,676.18	131,464,952.60	145,779,262.86	
A la Vista	46,447,813.70	413.68	11,227,989.90	12,660,295.91	14,703,080.93	22,802,523.65	44,142,321.28	53,921,243.12	38,378,788.20	45,672,706.18	41,241,927.25	43,644,682.24	46,928,673.95	47,185,866.85	57,675,803.60	
A Plazo	-39,378,022.57	-32.93	119,566,325.54	137,544,589.62	141,663,508.38	141,033,227.36	134,972,400.81	133,797,892.09	132,401,337.55	88,739,202.33	85,259,960.44	78,169,497.13	79,445,493.50	79,459,761.39	80,188,302.97	
De Ahorro	5,623,739.40	245.43	2,291,416.89	3,672,772.24	4,494,092.29	6,564,181.76	25,913,866.39	13,781,296.56	7,201,467.08	10,945,360.83	7,056,678.33	4,195,077.52	4,182,508.73	4,819,324.36	7,915,156.29	
De Bancos	22,138,418.81	2,797.14	791,465.45	1,974,154.71	2,686,121.67	2,718,674.65	2,247,902.84	1,565,666.32	17,006,013.42	15,580,476.42	14,708,361.42	22,446,972.28	23,136,305.58	22,037,412.71	22,929,884.26	
A la Vista	1,206,946.81	2,910.73	41,465.45	543,695.89	1,505,662.85	1,538,215.83	1,067,444.02	885,207.50	3,024,541.42	1,599,004.42	726,889.42	765,500.28	1,454,833.58	355,940.71	1,248,412.26	
A Plazo	20,931,472.00	2,790.86	750,000.00	1,430,458.82	1,180,458.82	1,180,458.82	1,180,458.82	680,458.82	13,981,472.00	13,981,472.00	13,981,472.00	21,681,472.00	21,681,472.00	21,681,472.00	21,681,472.00	
OBLIGACIONES	-1,001.77	-100.00	1,001.77	2,120,689.37	248,263.88	2,587.13	0.00	8,033,481.97	156,008.19	63,144.59	1,153,225.72	9,146,151.19	4,277,667.99	123,547.37	0.00	
Locales	-1,001.77	-100.00	1,001.77	2,000,000.00	0.00	2,587.13	0.00	0.00	0.00	0.00	0.00	8,800,000.00	3,500,622.13	0.00	0.00	
Extranjero	0.00	0.00	0.00	120,689.37	248,263.88	0.00	0.00	8,033,481.97	156,008.19	63,144.59	1,153,225.72	346,151.19	777,045.86	123,547.37	0.00	



BAC International Bank Inc.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	1,070,685.27	34.20	3,130,736.58	4,028,583.17	3,658,777.63	4,585,222.11	3,858,983.84	4,399,726.88	4,568,934.32	3,286,746.80	3,476,183.97	3,509,113.49	3,312,495.68	5,257,265.51	4,201,421.85
Locales	1,112,502.34	49.01	2,269,993.37	2,999,447.41	2,408,487.42	3,085,338.60	2,255,172.90	2,698,300.27	2,898,866.51	2,217,115.89	2,583,406.47	2,687,487.09	2,542,184.86	4,294,066.06	3,382,495.71
Extranjero	-41,817.07	-4.86	860,743.21	1,029,135.76	1,250,290.21	1,499,883.51	1,603,810.94	1,701,426.61	1,670,067.81	1,069,630.91	892,777.50	821,626.40	770,310.82	963,199.45	818,926.14
PATRIMONIO	80,453,707.83	47.14	170,658,321.74	175,241,592.23	179,424,561.04	183,659,392.26	184,672,096.12	188,754,103.17	202,030,693.56	210,858,203.84	215,146,265.09	221,437,824.42	225,587,017.89	231,837,225.27	251,112,029.57
Capital	27,806,248.22	46.34	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	60,000,000.00	69,250,000.00	75,000,000.00	75,000,000.00	75,000,000.00	75,000,000.00	75,000,000.00	87,806,248.22
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	29,318,441.33	30.20	97,075,817.62	136,026,175.34	131,794,258.95	130,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95	126,394,258.95
Utilidad de Periodo	28,438,428.38	73.67	38,602,325.45	5,114,203.56	11,741,985.97	17,296,404.18	22,040,494.04	26,971,078.76	32,522,924.48	37,631,710.63	43,429,670.04	48,863,851.90	53,932,119.41	59,200,672.21	67,040,753.83
Ganancia o Perdida en Valores Disponible para la Venta	-5,109,410.10	20.42	-25,019,821.33	-25,898,786.67	-24,111,683.88	-24,031,270.87	-23,762,656.87	-24,611,234.54	-26,136,489.87	-28,167,765.74	-29,677,663.90	-28,820,286.43	-29,739,360.47	-28,757,705.89	-30,129,231.43
PASIVO Y PATRIMONIO	203,923,157.48	59.51	342,692,728.66	374,223,303.60	384,966,502.17	398,542,235.70	436,724,682.45	445,520,519.19	449,390,600.78	442,256,371.85	449,918,658.31	506,838,760.70	498,158,638.56	494,606,160.67	546,615,886.14