



**BAC 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
<b>ACTIVOS LIQUIDOS</b>	73,653,143.93	0.00	0.00	0.00	2,713,415.55	4,867,271.27	9,929,444.56	17,628,866.84	11,650,759.71	42,805,619.02	40,798,769.87	98,029,597.64	77,170,105.83	71,863,337.73	73,653,143.93
Depositos Locales en Bancos	57,875,677.11	0.00	0.00	0.00	2,591,202.11	3,329,671.16	5,423,521.64	7,870,119.41	2,332,265.18	16,531,179.15	25,234,577.55	77,069,373.66	63,122,565.85	52,507,064.64	57,875,677.11
A la Vista	39,629,504.83	0.00	0.00	0.00	2,591,202.11	3,329,671.16	5,423,521.64	7,870,119.41	2,332,265.18	8,530,801.37	9,226,796.16	60,851,868.25	44,894,630.16	34,268,873.11	39,629,504.83
A Plazo	18,246,172.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000,377.78	16,007,781.39	16,217,505.41	18,227,935.69	18,238,191.53	18,246,172.28
Depositos Extranjeros en Bancos	15,777,466.82	0.00	0.00	0.00	122,213.44	1,537,600.11	4,505,922.92	9,758,747.43	9,318,494.53	26,274,439.87	15,564,192.32	20,960,223.98	14,047,539.98	19,356,273.09	15,777,466.82
A la Vista	2,227,466.82	0.00	0.00	0.00	122,213.44	1,537,600.11	130,922.92	1,083,747.43	2,968,494.53	21,924,439.87	12,164,192.32	12,135,223.98	3,022,539.98	4,806,273.09	2,227,466.82
A Plazo	13,550,000.00	0.00	0.00	0.00	0.00	0.00	4,375,000.00	8,675,000.00	6,350,000.00	4,350,000.00	3,400,000.00	8,825,000.00	11,025,000.00	14,550,000.00	13,550,000.00
Otros	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
<b>CARTERA CREDITICIA</b>	36,647,176.97	0.00	0.00	0.00	0.00	0.00	40.00	60.00	189.53	770,084.53	234,534.25	18,865,804.65	27,739,488.42	36,983,253.73	36,647,176.97
Locales	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
Extranjero	36,647,176.97	0.00	0.00	0.00	0.00	0.00	40.00	60.00	189.53	770,084.53	234,534.25	18,865,804.65	27,739,488.42	36,983,253.73	36,647,176.97
<b>INVERSIONES EN VALORES</b>	29,140,630.01	0.00	0.00	0.00	0.00	0.00	0.00	26,281,446.44	60,057,209.70	87,846,866.77	90,766,060.79	34,983,898.99	33,333,348.51	29,432,087.10	29,140,630.01
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,888,595.68	3,025,070.60	3,046,085.18	0.00	0.00	0.00
Extranjero	29,140,630.01	0.00	0.00	0.00	0.00	0.00	0.00	26,281,446.44	54,168,614.02	84,821,796.17	87,719,975.61	34,983,898.99	33,333,348.51	29,432,087.10	29,140,630.01
<b>OTROS ACTIVOS</b>	1,599,365.77	0.00	0.00	0.00	356,513.46	393,707.18	287,488.65	537,958.99	699,047.35	908,126.05	1,970,955.47	1,689,087.72	1,831,401.00	1,884,205.61	1,599,365.77
Locales	268,184.06	0.00	0.00	0.00	338,533.70	293,707.18	287,488.65	537,958.99	597,930.55	273,468.86	858,744.30	281,449.49	546,854.28	567,061.14	268,184.06
Extranjero	1,331,181.71	0.00	0.00	0.00	17,979.76	100,000.00	0.00	0.00	101,116.80	634,657.19	1,112,211.17	1,407,638.23	1,284,546.72	1,317,144.47	1,331,181.71
<b>TOTAL DE ACTIVOS</b>	141,040,316.68	0.00	0.00	0.00	3,069,929.01	5,260,978.45	10,216,973.21	44,448,332.27	72,407,206.29	132,330,696.37	133,770,320.38	153,568,389.00	140,074,343.76	140,162,884.17	141,040,316.68
<b>DEPOSITOS</b>	134,207,900.58	0.00	0.00	0.00	26,823.76	2,321,303.74	7,278,526.38	41,420,961.92	66,653,194.46	125,845,906.81	127,420,108.05	146,693,305.24	133,648,555.00	133,080,172.16	134,207,900.58
Locales	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
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	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
A la Vista	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
A Plazo	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 Ahorros	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 Bancos	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
A la Vista	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
A Plazo	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
Extranjero	134,207,900.58	0.00	0.00	0.00	26,823.76	2,321,303.74	7,278,526.38	41,420,961.92	66,653,194.46	125,845,906.81	127,420,108.05	146,693,305.24	133,648,555.00	133,080,172.16	134,207,900.58
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	134,207,900.58	0.00	0.00	0.00	26,823.76	2,321,303.74	7,278,526.38	41,420,961.92	66,653,194.46	125,845,906.81	127,420,108.05	146,693,305.24	133,648,555.00	133,080,172.16	134,207,900.58
A la Vista	63,120,055.62	0.00	0.00	0.00	26,823.76	257,026.01	1,597,629.80	31,673,097.11	53,399,891.80	71,100,631.30	71,717,021.51	71,575,745.82	60,341,834.33	61,738,042.13	63,120,055.62
A Plazo	71,065,353.19	0.00	0.00	0.00	0.00	2,064,277.73	5,680,896.58	9,747,864.81	13,249,833.62	54,723,251.35	55,686,862.95	75,092,354.20	73,280,392.44	71,318,934.66	71,065,353.19
De Ahorro	22,491.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,469.04	22,024.16	16,223.59	25,205.22	26,328.23	23,195.37	22,491.77
De Bancos	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
A la Vista	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
A Plazo	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
<b>OBLIGACIONES</b>	0.00	0.00	0.00	0.00	0.00	0.00	9,505.28	0.00	0.00	0.00	5,848.93	0.00	0.00	0.00	0.00
Locales	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
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	9,505.28	0.00	0.00	0.00	5,848.93	0.00	0.00	0.00	0.00



**BAC 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	864,291.68	0.00	0.00	0.00	94,072.93	8,350.61	16,358.60	66,308.99	97,678.53	793,572.58	863,694.22	1,067,349.24	965,002.71	1,022,022.83	864,291.68
Locales	24,937.23	0.00	0.00	0.00	94,072.93	4,855.41	4,068.04	5,367.80	6,736.42	6,118.44	6,702.76	9,189.46	11,996.13	15,063.64	24,937.23
Extranjero	839,354.45	0.00	0.00	0.00	0.00	3,495.20	12,290.56	60,941.19	90,942.11	787,454.14	856,991.46	1,058,159.78	953,006.58	1,006,959.19	839,354.45
PATRIMONIO	5,968,124.42	0.00	0.00	0.00	2,949,032.32	2,931,324.10	2,912,582.95	2,961,061.36	5,656,333.30	5,691,216.98	5,480,669.18	5,807,734.52	5,460,786.05	6,060,689.18	5,968,124.42
Capital	6,250,000.00	0.00	0.00	0.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	5,500,000.00	5,500,000.00	5,500,000.00	5,500,000.00	5,500,000.00	6,250,000.00	6,250,000.00
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	0.00	0.00	0.00	0.00	-25,257.66	-25,257.66	0.00	-25,257.66	-25,257.66	-25,257.66	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	4,062.04	0.00	0.00	0.00	-25,710.02	-43,418.24	-87,417.05	-23,889.11	201,196.75	304,737.41	98,223.18	262,496.51	61,046.30	-189,310.82	4,062.04
Ganancia o Perdida en Valores Disponible para la Venta	-285,937.62	0.00	0.00	0.00	0.00	0.00	0.00	10,208.13	-19,605.79	-88,262.77	-117,554.00	45,238.01	-100,260.25	0.00	-285,937.62
PASIVO Y PATRIMONIO	141,040,316.68	0.00	0.00	0.00	3,069,929.01	5,260,978.45	10,216,973.21	44,448,332.27	72,407,206.29	132,330,696.37	133,770,320.38	153,568,389.00	140,074,343.76	140,162,884.17	141,040,316.68