

**BAC INTERNATIONAL BANK INC.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2016 A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	262,918.39	31.85%	825,468.71	706,607.29	1,060,156.32	964,922.13	927,246.14	977,003.89	974,093.74	925,051.34	952,637.94	992,585.94	1,064,276.66	1,133,607.58	1,088,387.10
Depositos Locales en Bancos	(12,275.91)	(14.09%)	87,144.67	83,085.46	79,270.70	47,016.54	65,470.02	68,304.98	46,030.23	38,070.99	37,098.06	40,353.28	52,101.85	50,137.09	74,868.75
A la Vista	(12,214.91)	(15.72%)	77,724.67	76,165.46	64,850.70	40,096.54	56,050.02	61,384.98	39,110.23	31,150.99	30,178.06	33,494.28	45,242.85	43,278.09	65,509.75
A Plazo	(61.00)	(0.65%)	9,420.00	6,920.00	14,420.00	6,920.00	9,420.00	6,920.00	6,920.00	6,920.00	6,920.00	6,859.00	6,859.00	6,859.00	9,359.00
Depositos Extranjeros en Bancos	275,006.61	43.13%	637,565.66	557,962.64	893,006.78	844,121.80	780,213.25	842,481.37	859,808.09	811,437.39	847,550.28	881,438.18	930,928.02	1,005,164.51	912,572.27
A la Vista	(71,111.99)	(16.41%)	433,264.78	272,083.98	340,945.26	327,458.39	299,945.37	342,024.49	378,530.97	391,217.51	339,151.74	448,670.01	448,351.01	545,184.92	362,152.79
A Plazo	346,118.61	169.42%	204,300.88	285,878.66	552,061.53	516,663.41	480,267.88	500,456.88	481,277.11	420,219.88	508,398.54	432,768.17	482,577.00	459,979.59	550,419.48
Menos Provisiones	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
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	187.69	0.19%	100,758.39	65,559.19	87,878.84	73,783.79	81,562.87	66,217.54	68,255.42	75,542.96	67,989.60	70,794.48	81,246.79	78,305.98	100,946.08
<b>CARTERA CREDITICIA</b>	206,543.36	5.88%	3,511,360.47	3,527,624.91	3,546,789.31	3,519,612.95	3,554,837.17	3,596,119.11	3,560,449.65	3,599,886.92	3,596,592.83	3,654,289.12	3,685,658.22	3,769,165.66	3,717,903.83
Locales	263,418.97	7.97%	3,306,462.25	3,323,561.53	3,343,320.82	3,325,887.41	3,358,937.94	3,394,151.30	3,425,854.35	3,445,416.66	3,429,470.59	3,500,025.58	3,537,048.61	3,625,783.73	3,569,881.22
Extranjero	(44,033.63)	(18.31%)	240,489.25	241,046.35	242,294.20	234,286.87	239,599.33	245,232.78	179,608.66	200,526.45	212,835.19	200,324.92	194,713.30	192,388.17	196,455.63
Menos Provisiones	12,841.98	36.08%	35,591.03	36,982.97	38,825.71	40,561.33	43,700.10	43,264.97	45,013.36	46,056.20	45,712.95	46,061.38	46,103.69	49,006.24	48,433.01
Locales	12,875.32	36.87%	34,923.74	36,232.53	38,060.44	39,878.57	43,009.56	40,897.06	44,547.34	45,525.82	45,156.50	45,529.03	45,603.51	48,468.71	47,799.05
Extranjero	(33.33)	(5.00%)	667.29	750.44	765.27	682.76	690.54	2,367.91	466.02	530.38	556.45	532.34	500.18	537.53	633.96
<b>INVERSIONES EN VALORES</b>	307,928.76	10.79%	2,853,176.47	2,899,659.95	2,904,228.30	2,974,606.64	3,019,261.55	3,032,955.96	3,053,289.72	3,135,126.59	3,133,801.40	3,164,437.33	3,169,522.18	3,126,485.10	3,161,105.23
Locales	(26,527.74)	(13.89%)	191,031.11	224,174.05	224,975.94	224,106.60	188,762.73	188,887.97	184,744.00	184,814.78	173,526.01	167,583.96	160,435.58	159,969.16	164,503.37
Extranjero	334,456.51	12.56%	2,662,145.36	2,675,485.90	2,679,252.36	2,750,500.04	2,830,498.82	2,844,068.00	2,868,545.72	2,950,311.81	2,960,275.39	2,996,853.36	3,009,086.60	2,966,515.95	2,996,601.86
Menos Provisiones	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
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	18,081.40	12.04%	150,137.41	148,073.68	151,121.92	165,900.27	154,617.92	159,174.43	161,548.34	149,849.43	143,658.96	151,719.64	150,238.43	137,405.93	168,218.80
Locales	34,960.57	27.10%	129,028.14	128,200.54	132,079.80	141,309.81	141,104.05	143,668.23	143,469.67	136,280.27	128,327.53	133,757.74	140,077.36	129,196.11	163,988.71
Extranjero	(16,879.17)	(79.96%)	21,109.27	19,873.15	19,042.11	24,590.46	13,513.87	15,506.19	18,078.68	13,569.16	15,331.42	17,961.89	10,161.07	8,209.81	4,230.10
<b>TOTAL DE ACTIVOS</b>	795,471.91	10.84%	7,340,143.06	7,281,965.83	7,662,295.84	7,625,041.99	7,655,962.78	7,765,253.39	7,749,381.45	7,809,914.28	7,826,691.12	7,963,032.02	8,069,695.49	8,166,664.27	8,135,614.97
<b>DEPOSITOS</b>	450,863.74	11.28%	3,995,687.18	3,901,130.61	4,235,532.80	4,218,779.96	4,294,348.63	4,379,101.14	4,406,728.41	4,475,096.53	4,439,542.07	4,487,409.90	4,539,701.61	4,571,597.87	4,446,550.92
Locales	197,099.35	8.35%	2,359,177.57	2,348,326.89	2,336,585.36	2,270,891.06	2,251,214.83	2,346,576.83	2,286,360.14	2,363,323.57	2,411,853.44	2,374,226.41	2,383,867.67	2,462,325.71	2,556,276.92

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00	86,120.00
De Particulares	169,321.17	7.68%	2,204,119.73	2,209,297.30	2,181,897.69	2,133,058.92	2,130,996.09	2,219,067.26	2,159,144.99	2,240,204.49	2,297,840.99	2,267,993.68	2,259,404.19	2,331,074.60	2,373,440.90
A la Vista	137,165.62	18.48%	742,336.61	750,429.78	723,026.04	668,227.37	670,637.95	763,150.90	678,053.17	732,731.42	772,874.29	760,344.00	757,935.87	840,911.02	879,502.23
A Plazo	17,320.49	1.53%	1,128,526.54	1,129,636.35	1,132,864.92	1,127,961.43	1,120,919.82	1,124,529.18	1,152,090.68	1,175,492.48	1,186,749.49	1,163,015.90	1,158,636.56	1,146,976.41	1,145,847.03
De Ahorros	14,835.06	4.45%	333,256.58	329,231.17	326,006.72	336,870.11	339,438.32	331,387.19	329,001.14	331,980.59	338,217.22	344,633.78	342,831.76	343,187.17	348,091.64
De Bancos	27,778.18	40.29%	68,937.84	52,909.60	68,567.67	51,712.14	34,098.73	41,389.57	41,095.16	36,999.08	27,892.45	20,112.74	38,343.49	45,131.12	96,716.02
A la Vista	(5,110.69)	(50.24%)	10,172.59	7,643.36	9,298.59	6,477.66	8,363.62	7,582.66	4,778.85	6,691.54	5,580.53	8,115.74	5,790.62	6,574.81	5,061.90
A Plazo	32,888.87	55.97%	58,765.25	45,266.24	59,269.07	45,234.48	25,735.11	33,806.91	36,316.31	30,307.54	22,311.92	11,997.00	32,552.87	38,556.31	91,654.12
Extranjero	253,764.39	15.51%	1,636,509.60	1,552,803.72	1,898,947.43	1,947,888.90	2,043,133.81	2,032,524.31	2,120,368.27	2,111,772.96	2,027,688.63	2,113,183.49	2,155,833.94	2,109,272.16	1,890,273.99
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	423,930.46	47.58%	891,041.91	928,656.88	1,269,341.65	1,277,317.51	1,298,533.30	1,292,455.69	1,300,766.73	1,294,018.11	1,284,832.66	1,292,468.98	1,296,298.59	1,315,399.34	1,314,972.37
A la Vista	(419.97)	(0.20%)	210,927.64	210,708.77	200,125.88	204,019.69	227,083.81	210,312.01	221,997.56	208,770.43	194,056.84	202,155.72	203,654.46	204,983.10	210,507.67
A Plazo	420,991.64	67.17%	626,743.69	664,902.77	1,013,409.19	1,013,295.52	1,013,190.06	1,022,686.01	1,019,537.68	1,026,904.58	1,036,400.57	1,038,231.38	1,040,248.80	1,051,769.94	1,047,735.34
De Ahorros	3,358.79	6.29%	53,370.57	53,045.33	55,806.58	60,002.29	58,259.43	59,457.67	59,231.48	58,343.10	54,375.25	52,081.88	52,395.33	58,646.30	56,729.36
De Bancos	(170,166.08)	(22.83%)	745,467.70	624,146.84	629,605.78	670,571.40	744,600.50	740,068.62	819,601.53	817,754.85	742,855.97	820,714.51	859,535.35	793,872.82	575,301.62
A la Vista	(170,429.49)	(22.89%)	744,715.39	623,393.10	628,850.60	669,814.91	743,842.57	739,309.29	818,840.75	816,992.66	742,092.32	819,949.40	858,522.51	792,858.52	574,285.90
A Plazo	263.42	35.01%	752.30	753.74	755.18	756.48	757.93	759.33	760.78	762.19	763.65	765.11	1,012.83	1,014.30	1,015.72
OBLIGACIONES	(13,352.03)	(1.59%)	838,749.95	836,601.87	835,701.83	796,623.31	716,712.20	716,803.48	668,716.72	605,424.99	656,111.31	696,534.61	743,287.65	805,959.60	825,397.92
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	(13,352.03)	(1.59%)	838,749.95	836,601.87	835,701.83	796,623.31	716,712.20	716,803.48	668,716.72	605,424.99	656,111.31	696,534.61	743,287.65	805,959.60	825,397.92
OTROS PASIVOS	102,811.98	77.51%	132,636.87	141,780.53	166,076.83	151,463.94	164,074.66	171,998.39	151,785.77	175,343.52	147,287.92	171,165.57	150,289.53	196,667.35	235,448.85
Locales	(20,836.96)	(16.64%)	125,185.18	132,359.91	156,061.62	143,139.84	154,231.57	159,334.95	141,126.27	161,413.75	135,496.05	161,167.60	139,905.44	184,464.01	104,348.22
Extranjero	123,648.94	1,659.34%	7,451.69	9,420.63	10,015.21	8,324.09	9,843.09	12,663.44	10,659.50	13,929.77	11,791.87	9,997.97	10,384.09	12,203.34	131,100.63
PATRIMONIO	255,148.23	10.75%	2,373,069.06	2,402,452.82	2,424,984.38	2,458,174.78	2,480,827.28	2,497,350.38	2,522,150.54	2,554,049.24	2,583,749.82	2,607,921.94	2,636,416.69	2,592,439.45	2,628,217.29
Capital	(6.35)	0.00%	970,440.62	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27	970,434.27
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	(87,246.46)	87.96%	(99,191.40)	(100,132.67)	(104,266.26)	(156,069.30)	(162,138.23)	(178,335.12)	(177,657.06)	(177,702.93)	(183,782.00)	(182,925.59)	(183,301.29)	(179,847.30)	(186,437.87)
Provisiones Dinámicas	0.00	0.00%	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25	60,150.25
Otras Reservas	(87,246.46)	54.75%	(159,341.66)	(160,282.92)	(164,416.51)	(216,219.55)	(222,288.48)	(238,485.38)	(237,807.32)	(237,853.19)	(243,932.26)	(243,075.84)	(243,451.54)	(239,997.55)	(246,588.12)

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	315,644.82	27.24%	1,158,710.49	1,503,871.44	1,503,871.44	1,557,259.44	1,557,259.21	1,550,104.41	1,550,083.39	1,550,079.55	1,550,075.54	1,550,015.80	1,550,018.37	1,474,842.21	1,474,355.31
Utilidad de Periodo	30,761.61	8.91%	345,160.95	28,703.70	53,441.61	85,776.84	113,838.36	152,991.83	177,831.36	208,408.11	244,302.20	269,981.06	300,471.29	330,448.25	375,922.56
Ganancia o Perdida en Valores Disponibles para la Venta	(4,005.39)	195.23%	(2,051.59)	(423.91)	1,503.33	773.53	1,433.67	2,155.00	1,458.59	2,830.25	2,719.83	416.40	(1,205.95)	(3,437.97)	(6,056.98)
Deuda Subordinada	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>PASIVO Y PATRIMONIO</b>	<b>795,471.91</b>	<b>10.84%</b>	<b>7,340,143.06</b>	<b>7,281,965.83</b>	<b>7,662,295.84</b>	<b>7,625,041.99</b>	<b>7,655,962.78</b>	<b>7,765,253.39</b>	<b>7,749,381.45</b>	<b>7,809,914.28</b>	<b>7,826,691.12</b>	<b>7,963,032.02</b>	<b>8,069,695.49</b>	<b>8,166,664.27</b>	<b>8,135,614.97</b>