

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2017 | 2018 | | | | | | | | | | | |
|---------------------------------|-----------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | (25,743.23) | (2.37%) | 1,088,387.10 | 1,147,518.98 | 1,040,569.28 | 1,552,029.31 | 1,486,260.95 | 1,096,672.76 | 1,193,440.92 | 1,084,709.96 | 1,041,944.50 | 1,038,473.71 | 1,033,768.80 | 1,006,078.59 | 1,062,643.87 |
| Depositos Locales en Bancos | (26,565.17) | (35.48%) | 74,868.75 | 67,845.40 | 62,693.60 | 57,988.87 | 59,869.30 | 64,457.57 | 58,757.13 | 50,618.77 | 97,471.51 | 46,880.08 | 60,357.72 | 60,325.45 | 48,303.59 |
| A la Vista | (24,016.17) | (36.66%) | 65,509.75 | 60,986.40 | 55,834.60 | 46,174.87 | 53,055.30 | 57,643.57 | 51,943.13 | 43,804.77 | 88,157.51 | 40,070.08 | 53,547.72 | 53,515.45 | 41,493.59 |
| A Plazo | (2,549.00) | (27.24%) | 9,359.00 | 6,859.00 | 6,859.00 | 11,814.00 | 6,814.00 | 6,814.00 | 6,814.00 | 6,814.00 | 9,314.00 | 6,810.00 | 6,810.00 | 6,810.00 | 6,810.00 |
| Depositos Extranjeros en Bancos | (17,315.45) | (1.90%) | 912,572.27 | 1,007,179.03 | 900,908.93 | 1,424,626.52 | 1,348,365.01 | 960,591.98 | 1,055,152.14 | 959,799.82 | 872,974.79 | 910,145.59 | 897,733.22 | 864,291.31 | 895,256.82 |
| A la Vista | (161,791.94) | (44.68%) | 362,152.79 | 412,397.56 | 362,578.05 | 415,418.85 | 492,352.73 | 212,294.45 | 202,244.78 | 166,980.17 | 242,167.88 | 237,894.28 | 246,576.84 | 222,941.11 | 200,360.85 |
| A Plazo | 144,476.49 | 26.25% | 550,419.48 | 594,781.47 | 538,330.88 | 1,009,207.67 | 856,012.28 | 748,297.53 | 852,907.36 | 792,819.65 | 630,806.90 | 672,251.31 | 651,156.38 | 641,350.21 | 694,895.97 |
| Menos Provisiones | 5.91 | 0.00% | 0.00 | 6.68 | 3.51 | 6.18 | 23.07 | 23.48 | 20.18 | 16.77 | 13.36 | 10.07 | 6.66 | 9.32 | 5.91 |
| Locales | 5.91 | 0.00% | 0.00 | 6.68 | 3.51 | 6.18 | 23.07 | 23.48 | 20.18 | 16.77 | 13.36 | 10.07 | 6.66 | 9.32 | 5.91 |
| 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 | 18,143.30 | 17.97% | 100,946.08 | 72,501.24 | 76,970.27 | 69,420.10 | 78,049.70 | 71,646.69 | 79,551.84 | 74,308.14 | 71,511.57 | 81,458.11 | 75,684.51 | 81,471.16 | 119,089.38 |
| CARTERA CREDITICIA | 169,893.38 | 4.57% | 3,717,903.83 | 3,628,489.34 | 3,704,820.52 | 3,654,469.30 | 3,626,578.74 | 3,660,565.08 | 3,709,712.36 | 3,731,751.59 | 3,738,395.72 | 3,794,681.16 | 3,838,572.71 | 3,914,839.91 | 3,887,797.21 |
| Locales | 179,715.98 | 5.03% | 3,569,881.21 | 3,513,133.06 | 3,586,031.08 | 3,547,045.47 | 3,520,157.91 | 3,547,367.26 | 3,592,908.79 | 3,614,868.24 | 3,619,883.51 | 3,667,715.32 | 3,707,349.76 | 3,776,036.62 | 3,749,597.20 |
| Extranjero | 52,279.51 | 26.61% | 196,455.63 | 218,304.53 | 224,707.71 | 214,469.15 | 211,567.85 | 216,066.53 | 220,234.25 | 224,185.69 | 226,593.47 | 236,035.62 | 243,028.17 | 248,485.19 | 248,735.14 |
| Menos Provisiones | 62,102.12 | 128.22% | 48,433.01 | 102,948.26 | 105,918.27 | 107,045.33 | 105,147.01 | 102,868.71 | 103,430.68 | 107,302.34 | 108,081.26 | 109,069.78 | 111,805.22 | 109,681.90 | 110,535.12 |
| Locales | 61,825.28 | 129.34% | 47,799.05 | 101,946.00 | 104,887.28 | 106,111.71 | 104,247.94 | 101,931.46 | 102,446.56 | 106,259.57 | 107,069.94 | 108,059.43 | 110,746.58 | 108,741.32 | 109,624.33 |
| Extranjero | 276.83 | 43.67% | 633.96 | 1,002.27 | 1,030.99 | 933.62 | 899.08 | 937.25 | 984.12 | 1,042.77 | 1,011.32 | 1,010.35 | 1,058.64 | 940.58 | 910.79 |
| INVERSIONES EN VALORES | 174,342.96 | 5.52% | 3,161,105.23 | 3,092,581.07 | 3,106,947.31 | 3,118,894.40 | 3,124,266.97 | 3,128,626.24 | 3,202,955.53 | 3,227,754.68 | 3,276,753.68 | 3,304,948.87 | 3,306,377.84 | 3,258,058.48 | 3,335,448.19 |
| Locales | (1,680.74) | (1.02%) | 164,503.37 | 176,701.41 | 168,212.06 | 167,837.30 | 167,285.63 | 166,794.44 | 153,579.93 | 153,506.06 | 159,235.45 | 161,720.46 | 160,950.22 | 161,032.57 | 162,822.63 |
| Extranjero | 176,023.70 | 5.87% | 2,996,601.86 | 2,915,879.66 | 2,938,735.25 | 2,951,057.10 | 2,956,981.34 | 2,961,831.80 | 3,049,375.61 | 3,074,248.62 | 3,117,518.23 | 3,143,228.41 | 3,145,427.62 | 3,097,025.91 | 3,172,625.56 |
| 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 ACTIVOS | 708.02 | 0.42% | 168,218.80 | 175,296.98 | 169,813.06 | 188,933.64 | 174,939.57 | 171,592.40 | 174,105.17 | 163,759.83 | 168,921.11 | 180,564.72 | 173,382.19 | 170,850.36 | 168,926.82 |
| Locales | (9,673.48) | (5.90%) | 163,988.71 | 169,819.01 | 162,076.63 | 175,440.72 | 170,027.38 | 160,168.51 | 160,516.10 | 157,640.48 | 159,682.95 | 168,004.70 | 165,020.61 | 160,660.18 | 154,315.23 |
| Extranjero | 10,381.50 | 245.42% | 4,230.10 | 5,477.97 | 7,736.43 | 13,492.92 | 4,912.19 | 11,423.89 | 13,589.07 | 6,119.35 | 9,238.16 | 12,560.02 | 8,361.58 | 10,190.18 | 14,611.59 |
| TOTAL DE ACTIVOS | 319,201.12 | 3.92% | 8,135,614.97 | 8,043,886.37 | 8,022,150.18 | 8,514,326.65 | 8,412,046.23 | 8,057,456.48 | 8,280,213.98 | 8,207,976.07 | 8,226,015.01 | 8,318,668.46 | 8,352,101.54 | 8,349,827.34 | 8,454,816.10 |
| DEPOSITOS | 228,967.56 | 5.15% | 4,446,550.92 | 4,550,877.95 | 4,477,828.02 | 4,956,413.26 | 4,936,630.29 | 4,577,186.64 | 4,723,334.22 | 4,656,854.80 | 4,679,004.34 | 4,734,657.46 | 4,737,907.61 | 4,662,014.59 | 4,675,518.48 |
| Locales | (90,646.58) | (3.55%) | 2,556,276.92 | 2,522,951.68 | 2,497,167.74 | 2,503,951.61 | 2,485,793.97 | 2,418,544.45 | 2,539,712.01 | 2,466,521.07 | 2,476,447.14 | 2,482,732.35 | 2,472,445.18 | 2,472,650.69 | 2,465,630.35 |

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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 | (25,093.90) | (1.06%) | 2,373,440.90 | 2,361,050.63 | 2,372,796.49 | 2,392,763.92 | 2,373,970.45 | 2,312,152.19 | 2,419,846.00 | 2,362,079.25 | 2,366,997.39 | 2,339,513.16 | 2,321,397.32 | 2,325,165.53 | 2,348,347.01 |
| A la Vista | (125,263.55) | (14.24%) | 879,502.23 | 825,223.50 | 779,918.83 | 783,501.59 | 778,955.06 | 724,479.72 | 838,889.44 | 781,615.79 | 775,312.41 | 752,720.45 | 733,858.05 | 729,209.91 | 754,238.69 |
| A Plazo | 60,356.95 | 5.27% | 1,145,847.03 | 1,187,083.51 | 1,220,731.05 | 1,237,706.74 | 1,221,139.30 | 1,211,332.13 | 1,215,949.29 | 1,207,847.83 | 1,206,828.92 | 1,198,305.89 | 1,202,624.32 | 1,205,671.28 | 1,206,203.98 |
| De Ahorros | 39,812.70 | 11.44% | 348,091.64 | 348,743.62 | 372,146.61 | 371,555.59 | 373,876.09 | 376,340.33 | 365,007.27 | 372,615.63 | 384,856.06 | 388,486.82 | 384,914.95 | 390,284.33 | 387,904.34 |
| De Bancos | (65,552.68) | (67.78%) | 96,716.02 | 75,781.05 | 38,251.25 | 25,067.69 | 25,703.52 | 20,272.27 | 33,746.01 | 18,321.81 | 23,329.75 | 57,099.19 | 64,927.86 | 61,365.16 | 31,163.34 |
| A la Vista | (769.30) | (15.20%) | 5,061.90 | 3,120.95 | 5,585.73 | 2,393.95 | 3,039.04 | 2,875.56 | 3,845.49 | 4,417.61 | 7,959.71 | 3,742.46 | 6,557.12 | 5,494.43 | 4,292.61 |
| A Plazo | (64,783.38) | (70.68%) | 91,654.12 | 72,660.10 | 32,665.51 | 22,673.74 | 22,664.48 | 17,396.71 | 29,900.53 | 13,904.20 | 15,370.04 | 53,356.74 | 58,370.74 | 55,870.74 | 26,870.74 |
| Extranjero | 319,614.14 | 16.91% | 1,890,273.99 | 2,027,926.27 | 1,980,660.29 | 2,452,461.65 | 2,450,836.32 | 2,158,642.18 | 2,183,622.21 | 2,190,333.74 | 2,202,557.20 | 2,251,925.10 | 2,265,462.43 | 2,189,363.91 | 2,209,888.13 |
| 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 | 462,558.49 | 35.18% | 1,314,972.37 | 1,314,037.65 | 1,240,816.98 | 1,653,672.75 | 1,678,868.22 | 1,709,542.22 | 1,714,398.06 | 1,735,754.18 | 1,747,859.53 | 1,760,188.33 | 1,764,905.74 | 1,777,894.40 | 1,777,530.86 |
| A la Vista | 32,456.67 | 15.42% | 210,507.67 | 210,187.09 | 189,458.05 | 194,899.46 | 218,088.02 | 235,601.78 | 227,132.41 | 238,208.56 | 240,712.27 | 239,225.31 | 237,895.88 | 251,420.27 | 242,964.34 |
| A Plazo | 423,906.95 | 40.46% | 1,047,735.34 | 1,043,698.58 | 1,010,425.35 | 1,411,650.75 | 1,415,722.80 | 1,425,012.37 | 1,437,284.34 | 1,447,888.98 | 1,456,566.31 | 1,463,472.42 | 1,471,008.58 | 1,469,959.94 | 1,471,642.29 |
| De Ahorros | 6,194.88 | 10.92% | 56,729.36 | 60,151.98 | 40,933.58 | 47,122.54 | 45,057.39 | 48,928.07 | 49,981.32 | 49,656.64 | 50,580.95 | 57,490.60 | 56,001.27 | 56,514.19 | 62,924.24 |
| De Bancos | (142,944.35) | (24.85%) | 575,301.62 | 713,888.61 | 739,843.30 | 798,788.91 | 771,968.11 | 449,099.96 | 469,224.15 | 454,579.56 | 454,697.66 | 491,736.78 | 500,556.69 | 411,469.50 | 432,357.27 |
| A la Vista | (142,721.44) | (24.85%) | 574,285.90 | 712,870.93 | 738,823.66 | 798,013.80 | 771,191.02 | 448,320.96 | 468,443.16 | 453,796.64 | 453,912.75 | 490,949.87 | 486,767.84 | 400,678.65 | 431,564.46 |
| A Plazo | (222.91) | (21.95%) | 1,015.72 | 1,017.68 | 1,019.64 | 775.11 | 777.09 | 779.00 | 780.99 | 782.91 | 784.91 | 786.91 | 13,788.85 | 10,790.86 | 792.81 |
| OBLIGACIONES | 110,511.55 | 13.39% | 825,397.92 | 821,670.29 | 832,547.82 | 832,551.01 | 706,075.37 | 711,011.33 | 714,887.86 | 712,770.65 | 672,917.99 | 692,183.01 | 740,519.10 | 832,980.14 | 935,909.47 |
| 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 | 110,511.55 | 13.39% | 825,397.92 | 821,670.29 | 832,547.82 | 832,551.01 | 706,075.37 | 711,011.33 | 714,887.86 | 712,770.65 | 672,917.99 | 692,183.01 | 740,519.10 | 832,980.14 | 935,909.47 |
| OTROS PASIVOS | (83,608.59) | (35.51%) | 235,448.85 | 157,334.31 | 175,494.32 | 154,397.09 | 169,876.77 | 149,183.83 | 192,845.23 | 163,473.75 | 183,772.82 | 185,667.15 | 162,133.06 | 187,534.76 | 151,840.26 |
| Locales | 30,322.96 | 29.06% | 104,348.22 | 140,873.65 | 88,555.17 | 85,446.24 | 148,245.54 | 128,909.16 | 176,942.13 | 148,057.89 | 167,243.60 | 168,346.18 | 148,162.16 | 171,002.17 | 134,671.18 |
| Extranjero | (113,931.55) | (86.90%) | 131,100.63 | 16,460.66 | 86,939.15 | 68,950.85 | 21,631.23 | 20,274.68 | 15,903.10 | 15,415.86 | 16,529.22 | 17,320.97 | 13,970.90 | 16,532.59 | 17,169.08 |
| PATRIMONIO | 63,330.60 | 2.41% | 2,628,217.29 | 2,514,003.81 | 2,536,280.02 | 2,570,965.29 | 2,599,463.81 | 2,620,074.68 | 2,649,146.68 | 2,674,876.86 | 2,690,319.86 | 2,706,160.85 | 2,711,541.77 | 2,667,297.86 | 2,691,547.88 |
| Capital | (47.15) | 0.00% | 970,434.27 | 970,434.27 | 970,434.27 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 | 970,387.12 |
| 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 | (107,484.90) | 57.65% | (186,437.87) | (185,060.59) | (189,299.84) | (189,398.58) | (189,601.80) | (201,564.09) | (204,450.11) | (205,016.68) | (221,351.52) | (246,133.30) | (286,270.05) | (277,811.36) | (293,922.76) |
| 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 | (107,484.90) | 43.59% | (246,588.12) | (245,210.84) | (249,450.09) | (249,548.84) | (249,752.05) | (261,714.34) | (264,600.36) | (265,166.93) | (281,501.77) | (306,283.56) | (346,420.31) | (337,961.61) | (354,073.02) |

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|--|-----------------------|--------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| Utilidad de Periodos Anteriores | 144,154.77 | 9.78% | 1,474,355.31 | 1,698,189.95 | 1,698,192.99 | 1,698,192.48 | 1,698,181.59 | 1,691,720.71 | 1,691,673.27 | 1,691,642.28 | 1,691,624.34 | 1,691,518.19 | 1,691,518.19 | 1,619,371.71 | 1,618,510.08 |
| Utilidad de Periodo | 29,329.58 | 7.80% | 375,922.56 | 39,494.64 | 69,911.35 | 100,899.90 | 131,472.47 | 169,426.63 | 202,119.90 | 227,982.98 | 258,745.48 | 300,644.49 | 348,744.99 | 368,328.65 | 405,252.14 |
| Ganancia o Perdida en Valores Disponibles para la Venta | (2,621.71) | 43.28% | (6,056.98) | (9,054.44) | (12,958.75) | (9,115.63) | (10,975.58) | (9,895.68) | (10,583.50) | (10,118.84) | (9,085.55) | (10,255.64) | (12,838.48) | (12,978.27) | (8,678.69) |
| 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 |
| PASIVO Y PATRIMONIO | 319,201.12 | 3.92% | 8,135,614.97 | 8,043,886.37 | 8,022,150.18 | 8,514,326.65 | 8,412,046.23 | 8,057,456.48 | 8,280,213.98 | 8,207,976.07 | 8,226,015.01 | 8,318,668.46 | 8,352,101.54 | 8,349,827.34 | 8,454,816.10 |