

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(615,380.84)	(30.49%)	2,018,502.09	2,013,689.75	1,758,457.25	1,547,790.38	1,707,073.89	1,612,446.52	1,454,093.87	1,332,188.70	1,440,692.17	1,389,663.52	1,356,333.80	1,300,466.23	1,403,121.26
Depositos Locales en Bancos	(3,624.57)	(2.61%)	138,818.05	136,606.05	144,572.59	126,634.99	149,073.28	138,764.52	144,275.10	125,699.19	113,612.67	127,035.20	116,075.33	109,412.83	135,193.48
A la Vista	(3,624.57)	(5.19%)	69,888.05	70,176.05	78,142.59	55,204.99	82,643.28	69,834.52	77,845.10	59,269.19	47,182.67	60,605.20	49,645.33	40,482.83	66,263.48
A Plazo	0.00	0.00%	68,930.00	66,430.00	66,430.00	71,430.00	66,430.00	68,930.00	66,430.00	66,430.00	66,430.00	66,430.00	66,430.00	68,930.00	68,930.00
Depositos Extranjeros en Bancos	(609,547.15)	(34.04%)	1,790,547.42	1,800,058.63	1,534,521.48	1,342,715.20	1,477,598.31	1,385,885.66	1,227,292.95	1,129,201.55	1,242,001.66	1,179,432.21	1,148,121.17	1,107,278.55	1,181,000.27
A la Vista	(437,741.43)	(60.14%)	727,885.77	924,328.38	654,094.00	478,027.44	618,370.71	526,658.05	369,099.57	227,300.43	318,905.73	266,780.43	290,908.49	244,076.24	290,144.34
A Plazo	(171,805.73)	(16.17%)	1,062,661.65	875,730.25	880,427.48	864,687.76	859,227.61	859,227.61	858,193.39	901,901.12	923,095.93	912,651.77	857,212.68	863,202.31	890,855.92
Menos Provisiones	96.36	5,416.58%	1.78	0.86	0.03	1.84	1.04	0.03	1.65	0.81	0.00	0.00	0.00	0.00	98.14
Locales	96.36	5,416.58%	1.78	0.86	0.03	1.84	1.04	0.03	1.65	0.81	0.00	0.00	0.00	0.00	98.14
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	(2,112.75)	(2.37%)	89,138.41	77,025.92	79,363.21	78,442.03	80,403.33	87,796.37	82,527.46	77,288.77	85,077.83	83,196.11	92,137.30	83,774.85	87,025.65
CARTERA CREDITICIA	341,139.01	9.04%	3,773,387.70	3,789,646.17	3,786,562.24	3,807,859.37	3,820,463.80	3,832,990.83	3,905,059.16	3,933,376.37	3,938,480.16	3,973,520.24	4,044,606.94	4,147,287.71	4,114,526.72
Locales	258,499.27	7.03%	3,679,137.89	3,701,322.77	3,688,963.90	3,718,233.59	3,723,213.06	3,736,913.68	3,811,522.41	3,849,729.26	3,853,970.78	3,881,561.59	3,945,510.16	3,955,227.29	3,937,637.16
Extranjero	125,591.01	50.85%	246,967.46	245,138.44	257,305.40	255,100.64	269,301.78	270,121.19	272,476.42	266,346.68	268,640.54	279,441.78	291,079.64	386,986.82	372,558.47
Menos Provisiones	42,951.26	28.12%	152,717.65	156,815.04	159,707.05	165,474.86	172,051.04	174,044.05	178,939.66	182,699.57	184,131.16	187,483.13	191,982.87	194,926.39	195,668.91
Locales	42,852.09	30.17%	142,055.67	146,164.69	148,965.33	154,835.05	161,119.85	163,120.96	168,100.25	171,895.57	173,329.80	177,010.29	181,543.52	184,542.06	184,907.77
Extranjero	99.17	0.93%	10,661.98	10,650.35	10,741.73	10,639.80	10,931.19	10,923.09	10,839.42	10,804.00	10,801.36	10,472.84	10,439.35	10,384.34	10,761.15
INVERSIONES EN VALORES	333,727.19	9.47%	3,524,193.99	3,621,669.94	3,836,172.77	3,807,426.44	3,813,607.73	3,783,230.08	3,803,923.90	3,869,383.20	3,858,166.60	3,863,216.64	3,858,951.82	3,869,700.46	3,857,921.17
Locales	84,677.07	25.01%	338,505.33	342,371.69	426,201.34	415,892.34	416,955.70	420,611.86	427,607.98	434,477.18	427,400.39	434,489.26	429,818.87	425,027.31	423,182.39
Extranjero	249,050.12	7.82%	3,185,688.66	3,279,298.25	3,409,971.43	3,391,534.10	3,396,652.03	3,362,618.22	3,376,315.92	3,434,906.01	3,430,766.20	3,428,727.37	3,429,132.95	3,444,673.15	3,434,738.78
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	1,347.79	0.23%	592,923.37	575,408.19	586,349.07	575,997.52	565,164.85	588,462.25	571,496.43	569,947.99	569,845.01	571,678.49	615,008.29	624,371.62	594,271.16
Locales	13,929.80	5.95%	234,248.55	221,997.94	235,097.78	222,397.48	214,687.89	243,186.63	219,676.36	230,923.20	228,159.88	227,241.74	274,249.44	264,341.31	248,178.35
Extranjero	(12,582.01)	(3.51%)	358,674.82	353,410.25	351,251.29	353,600.04	350,476.96	345,275.62	351,820.07	339,024.78	341,685.13	344,436.75	340,758.85	360,030.30	346,092.81
TOTAL DE ACTIVOS	60,833.15	0.61%	9,909,007.16	10,000,414.05	9,967,541.34	9,739,073.70	9,906,310.26	9,817,129.68	9,734,573.35	9,704,896.25	9,807,183.93	9,798,078.88	9,874,900.84	9,941,826.02	9,969,840.31
DEPOSITOS	555,009.56	9.57%	5,800,395.87	6,104,384.74	6,262,713.18	6,246,651.57	6,378,775.98	6,237,882.95	6,287,476.62	6,239,552.17	6,301,925.24	6,304,698.96	6,364,409.32	6,352,971.46	6,355,405.43
Locales	130,052.26	4.80%	2,708,391.25	2,717,695.08	2,683,123.39	2,753,976.02	2,807,094.78	2,804,362.38	2,799,199.99	2,795,541.18	2,837,144.64	2,778,831.73	2,842,565.54	2,826,886.55	2,838,443.52

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			2020	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	(8,050.00)	(6.07%)	132,550.00	132,550.00	132,550.00	157,550.00	157,550.00	151,700.00	148,700.00	148,700.00	146,700.00	146,700.00	126,700.00	125,700.00	124,500.00
De Particulares	112,877.86	4.42%	2,553,740.08	2,458,713.09	2,406,745.93	2,436,819.77	2,596,206.13	2,588,881.49	2,599,824.40	2,598,184.37	2,637,493.47	2,597,313.37	2,665,183.53	2,643,515.32	2,666,617.93
A la Vista	5,847.13	0.68%	859,959.47	860,272.16	834,066.55	837,482.02	831,190.36	828,984.09	821,197.88	800,387.49	833,600.27	794,751.83	869,303.58	860,471.19	865,806.61
A Plazo	112,394.53	9.07%	1,239,166.34	1,116,659.70	1,123,203.50	1,145,493.00	1,297,924.18	1,301,454.34	1,310,997.09	1,339,500.72	1,339,360.11	1,334,422.29	1,337,721.56	1,339,877.51	1,351,560.87
De Ahorros	(5,363.81)	(1.18%)	454,614.27	481,781.23	449,475.88	453,844.75	467,091.60	458,443.06	467,629.44	458,296.17	464,533.09	468,139.25	458,158.39	443,166.63	449,250.46
De Bancos	25,224.40	114.13%	22,101.18	126,431.99	143,827.46	159,606.25	53,338.65	63,780.90	50,675.59	48,656.80	52,951.17	34,818.36	50,682.01	57,671.23	47,325.58
A la Vista	(275.60)	(3.40%)	8,101.18	776.25	7,105.86	7,592.63	6,338.65	16,780.90	3,675.59	6,656.80	5,951.17	10,318.86	8,682.51	13,171.73	7,825.58
A Plazo	25,500.00	182.14%	14,000.00	125,655.74	136,721.60	152,013.62	47,000.00	47,000.00	47,000.00	42,000.00	47,000.00	24,499.50	41,999.50	44,499.50	39,500.00
Extranjero	424,957.30	13.74%	3,092,004.62	3,386,689.66	3,579,589.80	3,492,675.55	3,571,681.19	3,433,520.56	3,488,276.63	3,444,010.99	3,464,780.60	3,525,867.23	3,521,843.79	3,526,084.91	3,516,961.91
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	566,911.55	24.27%	2,335,909.69	1,193,799.96	1,201,140.35	1,238,011.60	2,735,518.80	2,747,099.68	2,746,113.33	2,744,837.56	2,794,672.30	2,837,440.39	2,844,714.86	2,889,865.84	2,902,821.24
A la Vista	59,012.20	20.47%	288,321.22	275,163.26	276,159.04	294,689.67	342,953.15	340,469.31	303,576.01	300,725.46	322,333.43	333,212.32	344,925.74	355,834.35	347,333.41
A Plazo	475,997.79	24.13%	1,972,532.50	843,146.95	850,132.54	870,304.70	2,286,686.30	2,328,736.15	2,362,106.14	2,360,333.71	2,382,931.33	2,390,818.00	2,405,851.00	2,439,889.45	2,448,530.29
De Ahorros	31,901.56	42.50%	75,055.98	75,489.75	74,848.77	73,017.24	105,879.34	77,894.22	80,431.18	83,778.39	89,407.54	113,410.07	93,938.12	94,142.05	106,957.54
De Bancos	(141,954.25)	(18.77%)	756,094.93	2,192,889.70	2,378,449.45	2,254,663.94	836,162.39	686,420.89	742,163.30	699,173.43	670,108.30	688,426.84	677,128.93	636,219.07	614,140.67
A la Vista	(400,954.25)	(70.95%)	565,094.93	589,195.96	574,407.96	400,237.46	395,162.39	245,420.89	351,163.30	148,173.43	144,108.30	213,426.84	227,128.93	186,219.07	164,140.67
A Plazo	259,000.00	135.60%	191,000.00	1,603,693.74	1,804,041.49	1,854,426.49	441,000.00	441,000.00	391,000.00	551,000.00	526,000.00	475,000.00	450,000.00	450,000.00	450,000.00
OBLIGACIONES	(652,974.41)	(48.13%)	1,356,593.39	1,033,170.77	997,351.58	756,189.06	727,966.50	728,012.80	624,546.60	614,561.76	614,563.31	614,564.75	620,891.25	672,466.84	703,618.98
Locales	(33,055.62)	(5.98%)	552,556.95	519,484.98	519,486.32	519,487.82	519,489.26	519,490.75	519,492.20	519,493.69	519,495.24	519,496.68	519,498.24	519,499.75	519,501.33
Extranjero	(619,918.79)	(77.10%)	804,036.44	513,685.79	477,865.26	236,701.24	208,477.23	208,522.04	105,054.41	95,068.07	95,068.07	95,068.07	101,393.01	152,967.09	184,117.65
OTROS PASIVOS	(77,318.35)	(31.81%)	243,071.06	294,016.52	183,073.82	165,960.47	161,557.96	176,402.34	169,860.17	162,887.88	164,802.84	194,123.49	191,158.37	186,447.94	165,752.71
Locales	16,336.99	13.24%	123,435.46	181,381.70	166,032.54	142,223.86	148,988.95	156,978.65	145,148.39	149,035.78	146,332.55	171,148.21	175,511.35	165,014.52	139,772.45
Extranjero	(93,655.34)	(78.28%)	119,635.60	112,634.81	17,041.28	23,736.62	12,569.01	19,423.68	24,711.79	13,852.09	18,470.29	22,975.27	15,647.03	21,433.42	25,980.26
PATRIMONIO	236,116.36	9.41%	2,508,946.83	2,568,842.02	2,524,402.75	2,570,272.60	2,638,009.84	2,674,831.60	2,652,689.95	2,687,894.45	2,725,892.54	2,684,691.68	2,698,441.89	2,729,939.77	2,745,063.19
Capital	0.00	0.00%	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	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	409,952.88	(120.80%)	(339,355.53)	66,221.47	67,191.78	67,191.07	67,863.45	68,071.18	68,488.23	68,694.17	68,368.25	70,685.80	71,210.95	70,823.68	70,597.35
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	409,952.88	(102.62%)	(399,505.78)	6,071.22	7,041.52	7,040.82	7,713.19	7,920.93	8,337.97	8,543.92	8,218.00	10,535.55	11,060.69	10,673.42	10,447.10

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Utilidad de Periodos Anteriores	134,510.42	8.86%	1,518,877.64	1,833,020.20	1,768,077.36	1,768,078.07	1,767,405.69	1,767,197.96	1,706,780.92	1,706,574.97	1,706,900.89	1,654,583.34	1,654,058.19	1,654,445.47	1,653,388.06
Utilidad de Periodo	133,005.64	42.29%	314,534.42	30,382.47	52,637.52	104,027.23	155,094.26	186,186.67	215,363.60	248,050.75	289,736.85	325,245.46	371,576.99	398,942.89	447,540.05
Ganancia o Perdida en Valores Disponibles para la Venta	(441,352.58)	(991.73%)	44,503.18	(331,169.23)	(333,891.03)	(339,410.88)	(322,740.69)	(317,011.32)	(308,329.91)	(305,812.57)	(309,500.57)	(336,210.04)	(368,791.36)	(364,659.39)	(396,849.40)
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	60,833.15	0.61%	9,909,007.16	10,000,414.05	9,967,541.34	9,739,073.70	9,906,310.26	9,817,129.68	9,734,573.35	9,704,896.25	9,807,183.93	9,798,078.88	9,874,900.84	9,941,826.02	9,969,840.31