

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021		2022									
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(111,843.93)	(7.97%)	1,403,121.26	1,336,023.02	1,404,489.52	1,178,479.48	1,198,489.76	1,216,308.94	1,214,224.18	1,109,551.16	1,275,320.57	1,260,020.21	1,354,327.92	1,156,523.09
Depositos Locales en Bancos	51,871.18	38.37%	135,193.48	117,263.87	146,270.09	116,974.04	138,014.48	149,739.57	144,466.92	132,003.28	201,902.84	214,899.06	210,902.46	151,911.27
A la Vista	54,951.18	82.93%	66,263.48	37,603.87	61,610.09	37,314.04	70,624.48	82,349.57	79,576.92	67,883.28	137,782.84	150,779.06	147,552.46	88,561.27
A Plazo	(3,080.00)	(4.47%)	68,930.00	79,660.00	84,660.00	79,660.00	67,390.00	67,390.00	64,890.00	64,120.00	64,120.00	64,120.00	63,350.00	63,350.00
Depositos Extranjeros en Bancos	(175,927.69)	(14.90%)	1,181,000.27	1,140,562.91	1,170,211.81	985,966.41	978,766.49	982,518.48	990,289.12	894,582.80	997,876.39	974,900.16	1,060,334.49	930,069.63
A la Vista	69,856.40	24.08%	290,144.34	263,404.36	266,879.10	177,044.95	189,806.81	184,311.31	224,627.99	155,811.32	282,705.73	258,961.46	368,771.94	278,706.96
A Plazo	(245,784.09)	(27.59%)	890,855.92	877,158.55	903,332.71	808,921.45	788,959.69	798,207.17	765,661.13	738,771.48	715,170.66	715,938.70	691,562.54	651,362.67
Menos Provisiones	(17.37)	(17.70%)	98.14	97.46	96.78	96.03	94.19	93.14	89.25	88.01	86.71	85.44	83.91	82.36
Locales	(17.37)	(17.70%)	98.14	97.46	96.78	96.03	94.19	93.14	89.25	88.01	86.71	85.44	83.91	82.36
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
Otros	12,195.21	14.01%	87,025.65	78,293.70	88,104.40	75,635.06	81,802.97	84,144.03	79,557.39	83,053.09	75,628.05	70,306.43	83,174.88	74,624.55
CARTERA CREDITICIA	399,866.09	9.72%	4,114,526.72	4,126,490.22	4,108,926.92	4,138,841.26	4,197,913.19	4,190,239.18	4,259,639.30	4,303,812.48	4,296,353.48	4,291,209.93	4,302,323.50	4,545,284.85
Locales	107,659.18	2.73%	3,937,637.16	3,954,970.55	3,940,671.39	3,970,474.98	4,013,387.12	4,015,640.85	4,066,436.38	4,114,344.96	4,103,641.99	4,104,898.80	4,103,959.80	4,070,701.63
Extranjero	274,716.27	73.74%	372,558.47	370,262.64	369,014.02	368,811.26	380,495.14	372,700.13	398,767.68	396,602.99	399,817.16	387,104.67	395,386.77	664,837.21
Menos Provisiones	(17,490.65)	(8.94%)	195,668.91	198,742.97	200,758.49	200,444.98	195,969.07	198,101.80	205,564.76	207,135.47	207,105.67	200,793.53	197,023.07	190,253.99
Locales	(19,340.16)	(10.46%)	184,907.77	188,014.77	190,098.68	189,899.03	185,399.31	187,564.19	195,251.76	196,835.02	194,727.12	188,531.06	184,695.79	177,670.43
Extranjero	1,849.51	17.19%	10,761.15	10,728.20	10,659.82	10,545.96	10,569.75	10,537.60	10,312.99	10,300.45	12,378.55	12,262.47	12,327.27	12,583.56
INVERSIONES EN VALORES	171,392.19	4.44%	3,857,921.17	3,936,944.40	3,946,531.85	4,030,765.04	3,990,648.53	4,011,508.63	3,997,693.68	4,075,088.40	4,082,688.13	4,062,622.98	4,058,422.61	4,149,006.19
Locales	29,359.09	6.94%	423,182.39	425,827.98	421,402.20	427,673.39	425,723.17	444,679.14	466,804.17	466,234.56	461,182.91	431,551.46	423,568.36	449,787.42
Extranjero	142,033.10	4.14%	3,434,738.78	3,511,116.41	3,525,129.65	3,603,091.65	3,564,925.36	3,566,829.49	3,530,889.51	3,608,853.84	3,621,505.22	3,631,071.52	3,634,854.25	3,699,218.77
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
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
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
OTROS ACTIVOS	7,966.70	1.34%	594,271.16	575,925.25	586,725.61	580,020.33	615,004.05	592,199.50	592,032.91	643,781.66	610,224.42	605,958.04	593,120.78	591,588.60
Locales	4,545.27	1.83%	248,178.35	234,658.50	243,148.95	231,576.30	255,446.62	243,149.43	241,330.59	284,167.86	248,932.01	245,492.24	235,834.49	231,515.02
Extranjero	3,421.43	0.99%	346,092.81	341,266.75	343,576.67	348,444.02	359,557.44	349,050.07	350,702.32	359,613.79	361,292.41	360,465.80	357,286.28	360,073.58
TOTAL DE ACTIVOS	467,381.06	4.69%	9,969,840.31	9,975,382.88	10,046,673.90	9,928,106.11	10,002,055.54	10,010,256.26	10,063,590.07	10,132,233.70	10,264,586.59	10,219,811.16	10,308,194.80	10,442,402.74
DEPOSITOS	(337,051.93)	(5.30%)	6,355,405.43	6,355,954.85	6,391,145.59	6,325,198.77	6,333,084.06	6,312,638.96	6,281,102.15	6,194,766.61	6,159,424.85	6,136,847.09	6,114,671.38	6,100,710.43
Locales	(108,315.35)	(3.82%)	2,838,443.52	2,848,185.87	2,899,287.12	2,846,682.28	2,823,958.47	2,817,505.31	2,771,012.56	2,717,013.76	2,697,408.76	2,715,227.30	2,710,699.63	2,671,197.77

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BALANCE DE SITUACION
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	Diciembre
ACTIVOS LIQUIDOS	1,291,277.33
Depositos Locales en Bancos	187,064.66
A la Vista	121,214.66
A Plazo	65,850.00
Depositos Extranjeros en Bancos	1,005,072.58
A la Vista	360,000.74
A Plazo	645,071.84
Menos Provisiones	80.77
Locales	80.77
Extranjero	0.00
Otros	99,220.86
CARTERA CREDITICIA	4,514,392.81
Locales	4,045,296.33
Extranjero	647,274.74
Menos Provisiones	178,178.26
Locales	165,567.60
Extranjero	12,610.66
INVERSIONES EN VALORES	4,029,313.37
Locales	452,541.48
Extranjero	3,576,771.88
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
OTROS ACTIVOS	602,237.86
Locales	252,723.62
Extranjero	349,514.24
TOTAL DE ACTIVOS	10,437,221.37
DEPOSITOS	6,018,353.50
Locales	2,730,128.17

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(3,500.00)	(2.81%)	124,500.00	124,500.00	124,500.00	124,500.00	121,000.00	121,000.00	121,000.00	121,000.00	121,000.00	121,000.00	121,000.00	121,000.00
De Particulares	(80,071.71)	(3.00%)	2,666,617.93	2,665,232.88	2,715,356.85	2,671,293.30	2,631,822.08	2,631,762.68	2,583,968.24	2,563,127.71	2,546,066.34	2,564,960.52	2,571,226.04	2,531,468.65
A la Vista	(21,036.82)	(2.43%)	865,806.61	888,907.76	924,918.20	882,743.13	854,521.95	849,103.94	809,246.11	808,276.13	791,463.35	796,549.94	782,703.78	817,661.24
A Plazo	(115,491.90)	(8.55%)	1,351,560.87	1,313,294.91	1,323,148.82	1,317,853.02	1,304,350.68	1,307,365.07	1,295,705.64	1,271,648.84	1,264,864.60	1,270,708.06	1,302,996.43	1,228,861.61
De Ahorros	56,457.01	12.57%	449,250.46	463,030.22	467,289.83	470,697.15	472,949.45	475,293.67	479,016.49	483,202.74	489,738.39	497,702.52	485,525.83	484,945.80
De Bancos	(24,743.64)	(52.28%)	47,325.58	58,452.99	59,430.27	50,888.98	71,136.39	64,742.63	66,044.32	32,886.06	30,342.42	29,266.78	18,473.58	18,729.12
A la Vista	(4,243.64)	(54.23%)	7,825.58	7,452.99	3,430.27	7,331.61	5,136.39	3,742.63	5,044.32	4,886.06	2,342.42	4,266.78	3,473.58	3,729.12
A Plazo	(20,500.00)	(51.90%)	39,500.00	51,000.00	56,000.00	43,557.37	66,000.00	61,000.00	61,000.00	28,000.00	28,000.00	25,000.00	15,000.00	15,000.00
Extranjero	(228,736.58)	(6.50%)	3,516,961.91	3,507,768.98	3,491,858.46	3,478,516.49	3,509,125.59	3,495,133.65	3,510,089.60	3,477,752.85	3,462,016.09	3,421,619.79	3,403,971.75	3,429,512.65
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
De Particulares	(13,435.34)	(0.46%)	2,902,821.24	2,883,629.08	2,857,456.46	2,881,044.51	2,882,967.44	2,896,919.16	2,916,344.55	2,907,207.80	2,903,010.76	2,948,447.34	2,931,028.41	2,879,229.47
A la Vista	(1,669.80)	(0.48%)	347,333.41	362,140.72	337,288.35	376,103.75	391,421.59	380,699.28	362,928.10	372,503.86	350,714.09	327,580.26	321,274.40	315,168.29
A Plazo	(36,584.63)	(1.49%)	2,448,530.29	2,420,636.00	2,412,754.68	2,401,629.89	2,365,812.67	2,403,640.64	2,438,506.36	2,415,932.76	2,413,353.84	2,489,188.05	2,468,561.78	2,429,904.87
De Ahorros	24,819.09	23.20%	106,957.54	100,852.37	107,413.43	103,310.87	125,733.18	112,579.23	114,910.09	118,771.18	138,942.83	131,679.03	141,192.24	134,156.31
De Bancos	(215,301.24)	(35.06%)	614,140.67	624,139.90	634,402.00	597,471.98	626,158.15	598,214.49	593,745.05	570,545.04	559,005.33	473,172.45	472,943.34	550,283.18
A la Vista	(60,301.24)	(36.74%)	164,140.67	199,139.90	234,402.00	187,471.98	216,158.15	188,214.49	183,745.05	210,545.04	224,005.33	263,172.45	262,943.34	340,283.18
A Plazo	(155,000.00)	(34.44%)	450,000.00	425,000.00	400,000.00	410,000.00	410,000.00	410,000.00	410,000.00	360,000.00	335,000.00	210,000.00	210,000.00	210,000.00
OBLIGACIONES	464,200.74	65.97%	703,618.98	683,620.81	658,607.54	620,610.62	662,321.05	682,214.14	745,251.25	788,073.14	965,680.28	994,242.27	1,080,730.97	1,131,527.15
Locales	78,668.77	15.14%	519,501.33	519,502.90	524,489.63	524,492.67	524,497.93	554,780.04	594,753.26	594,760.09	589,766.04	593,073.58	598,169.08	598,162.42
Extranjero	385,531.97	209.39%	184,117.65	164,117.91	134,117.91	96,117.95	137,823.12	127,434.10	150,497.99	193,313.05	375,914.24	401,168.69	482,561.89	533,364.73
OTROS PASIVOS	57,898.80	34.93%	165,752.71	167,771.42	213,831.44	192,607.41	198,675.63	199,662.85	214,552.28	226,093.35	226,053.87	211,396.12	209,679.07	212,621.90
Locales	60,343.17	43.17%	139,772.45	150,169.14	193,344.45	167,707.21	181,797.04	179,014.16	188,972.24	209,433.67	191,374.52	191,940.02	198,377.26	196,687.57
Extranjero	(2,444.37)	(9.41%)	25,980.26	17,602.27	20,486.99	24,900.20	16,878.59	20,648.69	25,580.04	16,659.68	34,679.35	19,456.10	11,301.80	15,934.32
PATRIMONIO	282,333.45	10.29%	2,745,063.19	2,768,035.80	2,783,089.34	2,789,689.31	2,807,974.80	2,815,740.30	2,822,684.38	2,923,300.60	2,913,427.59	2,877,325.69	2,903,113.39	2,997,543.26
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
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
Otras Reservas	1,213.65	1.72%	70,597.35	70,705.29	70,507.05	70,533.03	70,015.07	70,076.92	69,894.72	70,222.44	70,564.49	69,744.19	70,807.74	70,939.03
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
Otras Reservas	1,213.65	11.62%	10,447.10	10,555.04	10,356.79	10,382.78	9,864.82	9,926.67	9,744.47	10,072.19	10,414.24	9,593.93	10,657.48	10,788.77

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	Diciembre
Oficiales	121,000.00
De Particulares	2,586,546.23
A la Vista	844,769.79
A Plazo	1,236,068.97
De Ahorros	505,707.47
De Bancos	22,581.94
A la Vista	3,581.94
A Plazo	19,000.00
Extranjero	3,288,225.34
Oficiales	0.00
De Particulares	2,889,385.90
A la Vista	345,663.61
A Plazo	2,411,945.66
De Ahorros	131,776.63
De Bancos	398,839.43
A la Vista	103,839.43
A Plazo	295,000.00
OBLIGACIONES	1,167,819.72
Locales	598,170.10
Extranjero	569,649.62
OTROS PASIVOS	223,651.51
Locales	200,115.62
Extranjero	23,535.89
PATRIMONIO	3,027,396.64
Capital	970,387.12
Reservas de Capital	0.00
Otras Reservas	71,811.00
Provisiones Dinámicas	60,150.25
Otras Reservas	11,660.75

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Utilidad de Periodos Anteriores	416,712.65	25.20%	1,653,388.06	2,100,820.18	2,101,018.43	2,100,992.44	2,101,708.91	2,101,647.06	2,101,829.27	2,101,501.55	2,101,159.49	2,077,796.67	2,076,733.12	2,076,601.83
Utilidad de Periodo	16,387.01	3.66%	447,540.05	43,686.74	80,376.49	140,049.74	188,669.16	246,090.06	301,608.20	330,997.43	347,309.51	355,617.53	374,976.06	411,837.22
Ganancia o Perdida en Valores Disponibles para la Venta	(151,979.86)	38.30%	(396,849.40)	(417,563.53)	(439,199.74)	(492,273.02)	(522,805.46)	(572,460.86)	(621,034.92)	(549,807.94)	(575,993.02)	(596,219.82)	(589,790.65)	(532,221.94)
PASIVO Y PATRIMONIO	467,381.06	4.69%	9,969,840.31	9,975,382.88	10,046,673.90	9,928,106.11	10,002,055.54	10,010,256.26	10,063,590.07	10,132,233.70	10,264,586.59	10,219,811.16	10,308,194.80	10,442,402.74

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	Diciembre
Utilidad de Periodos Anteriores	2,070,100.72
Utilidad de Periodo	463,927.06
Ganancia o Perdida en Valores Disponible para la Venta	(548,829.26)
PASIVO Y PATRIMONIO	10,437,221.37