

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

| | VARIACION ABSOLUTA | % | 2022 | | 2023 | | | | | | | | | |
|---------------------------------|-----------------------|----------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre |
| ACTIVOS LIQUIDOS | (222,249.61) | (17.21%) | 1,291,277.33 | 1,236,695.18 | 1,087,275.29 | 1,147,902.59 | 1,214,372.99 | 1,103,566.00 | 1,073,461.47 | 998,130.25 | 962,475.55 | 1,016,914.67 | 1,052,459.55 | 1,175,409.12 |
| Depositos Locales en Bancos | 24,696.18 | 13.20% | 187,064.66 | 220,327.85 | 150,112.68 | 209,514.28 | 198,465.05 | 187,395.05 | 157,475.05 | 212,117.35 | 200,834.06 | 170,463.51 | 206,074.03 | 234,240.48 |
| A la Vista | 36,236.18 | 29.89% | 121,214.66 | 159,862.85 | 84,647.68 | 149,049.28 | 138,385.05 | 129,815.05 | 99,895.05 | 157,422.35 | 146,139.06 | 115,768.51 | 154,264.03 | 182,430.48 |
| A Plazo | (11,540.00) | (17.52%) | 65,850.00 | 60,465.00 | 65,465.00 | 60,465.00 | 60,080.00 | 57,580.00 | 57,580.00 | 54,695.00 | 54,695.00 | 54,695.00 | 51,810.00 | 51,810.00 |
| Depositos Extranjeros en Bancos | (255,439.96) | (25.42%) | 1,005,072.58 | 937,254.20 | 854,066.98 | 860,774.84 | 933,571.60 | 837,592.16 | 831,376.70 | 707,818.08 | 678,074.77 | 746,509.60 | 760,994.91 | 843,839.99 |
| A la Vista | (281,551.38) | (78.21%) | 360,000.74 | 351,407.80 | 245,772.97 | 259,555.19 | 286,694.84 | 245,688.34 | 226,809.22 | 141,306.96 | 121,071.31 | 181,961.52 | 223,885.01 | 173,339.08 |
| A Plazo | 26,111.42 | 4.05% | 645,071.84 | 585,846.40 | 608,294.01 | 601,219.65 | 646,876.75 | 591,903.82 | 604,567.48 | 566,511.12 | 557,003.46 | 564,548.08 | 537,109.89 | 670,500.91 |
| Menos Provisiones | (36.52) | (45.22%) | 80.77 | 79.17 | 77.72 | 76.13 | 74.59 | 72.99 | 67.22 | 49.86 | 48.72 | 47.62 | 46.49 | 45.38 |
| Locales | (36.52) | (45.22%) | 80.77 | 79.17 | 77.72 | 76.13 | 74.59 | 72.99 | 67.22 | 49.86 | 48.72 | 47.62 | 46.49 | 45.38 |
| 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 | 8,457.64 | 8.52% | 99,220.86 | 79,192.30 | 83,173.35 | 77,689.59 | 82,410.94 | 78,651.78 | 84,676.93 | 78,244.69 | 83,615.44 | 99,989.18 | 85,437.10 | 97,374.03 |
| CARTERA CREDITICIA | 280,545.93 | 6.21% | 4,514,392.81 | 4,446,527.06 | 4,459,475.45 | 4,448,704.83 | 4,483,201.02 | 4,456,472.95 | 4,536,072.49 | 4,530,849.20 | 4,596,416.84 | 4,599,182.77 | 4,605,227.25 | 4,712,956.13 |
| Locales | 378,423.12 | 9.35% | 4,045,296.33 | 3,989,479.04 | 3,990,099.09 | 3,976,993.15 | 4,010,187.41 | 4,245,819.04 | 4,109,681.80 | 4,116,628.93 | 4,183,164.61 | 4,418,691.37 | 4,214,855.84 | 4,336,770.48 |
| Extranjero | (98,130.30) | (15.16%) | 647,274.74 | 637,015.37 | 651,358.61 | 643,989.26 | 641,643.29 | 378,731.33 | 595,050.32 | 585,369.70 | 584,653.53 | 354,488.81 | 563,752.30 | 551,336.52 |
| Menos Provisiones | (253.11) | (0.14%) | 178,178.26 | 179,967.34 | 181,982.25 | 172,277.59 | 168,629.68 | 168,077.42 | 168,659.63 | 171,149.42 | 171,401.30 | 173,997.41 | 173,380.88 | 175,150.87 |
| Locales | (3,807.52) | (2.30%) | 165,567.60 | 167,400.21 | 169,400.38 | 159,967.45 | 156,145.92 | 156,478.30 | 155,023.59 | 157,542.86 | 157,632.35 | 160,488.83 | 159,729.42 | 161,908.98 |
| Extranjero | 3,554.42 | 28.19% | 12,610.66 | 12,567.13 | 12,581.87 | 12,310.14 | 12,483.76 | 11,599.13 | 13,636.04 | 13,606.56 | 13,768.95 | 13,508.58 | 13,651.47 | 13,241.89 |
| INVERSIONES EN VALORES | 595,674.79 | 14.78% | 4,029,313.37 | 4,132,001.90 | 4,205,413.69 | 4,194,091.33 | 4,231,316.96 | 4,349,874.93 | 4,385,309.44 | 4,455,485.05 | 4,469,356.93 | 4,459,595.33 | 4,585,019.18 | 4,525,382.34 |
| Locales | 67,039.81 | 14.81% | 452,541.48 | 457,461.36 | 446,798.67 | 451,584.02 | 450,961.31 | 450,849.58 | 463,578.58 | 493,456.77 | 493,697.37 | 494,826.91 | 484,313.26 | 507,516.68 |
| Extranjero | 528,665.71 | 14.78% | 3,576,771.88 | 3,674,540.53 | 3,758,615.02 | 3,742,507.32 | 3,780,355.65 | 3,899,025.35 | 3,921,730.86 | 3,962,028.29 | 3,975,659.55 | 3,964,768.43 | 4,100,705.92 | 4,017,886.76 |
| Menos Provisiones | 30.72 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21.10 |
| Locales | 30.72 | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 21.10 |
| 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 | 124,718.09 | 20.71% | 602,237.86 | 562,038.63 | 571,064.73 | 582,764.42 | 597,921.82 | 579,160.34 | 586,283.48 | 589,504.60 | 672,536.90 | 684,296.36 | 673,876.65 | 669,416.98 |
| Locales | 116,920.10 | 46.26% | 252,723.62 | 216,508.75 | 213,118.09 | 208,605.54 | 233,074.20 | 212,691.03 | 204,969.34 | 213,760.10 | 298,307.52 | 321,037.14 | 310,984.11 | 307,312.27 |
| Extranjero | 7,797.98 | 2.23% | 349,514.24 | 345,529.88 | 357,946.64 | 374,158.88 | 364,847.62 | 366,469.31 | 381,314.15 | 375,744.49 | 374,229.38 | 363,259.21 | 362,892.54 | 362,104.70 |
| TOTAL DE ACTIVOS | 778,689.20 | 7.46% | 10,437,221.37 | 10,377,262.77 | 10,323,229.15 | 10,373,463.17 | 10,526,812.80 | 10,489,074.22 | 10,581,126.89 | 10,573,969.11 | 10,700,786.21 | 10,759,989.13 | 10,916,582.64 | 11,083,164.57 |
| DEPOSITOS | 401,009.19 | 6.66% | 6,018,353.50 | 5,926,697.85 | 5,921,479.04 | 5,919,125.88 | 6,071,525.83 | 6,005,229.04 | 6,024,652.19 | 6,053,256.92 | 6,156,915.83 | 6,129,308.57 | 6,249,703.54 | 6,322,475.87 |
| Locales | 407,641.06 | 14.93% | 2,730,128.17 | 2,707,182.80 | 2,736,119.93 | 2,769,374.19 | 2,821,359.00 | 2,795,455.28 | 2,832,823.48 | 2,857,643.65 | 2,952,018.90 | 2,938,898.79 | 3,027,988.25 | 3,119,009.99 |

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

| | Diciembre |
|---------------------------------|----------------------|
| ACTIVOS LIQUIDOS | 1,069,027.72 |
| Depositos Locales en Bancos | 211,760.84 |
| A la Vista | 157,450.84 |
| A Plazo | 54,310.00 |
| Depositos Extranjeros en Bancos | 749,632.61 |
| A la Vista | 78,449.36 |
| A Plazo | 671,183.26 |
| Menos Provisiones | 44.24 |
| Locales | 44.24 |
| Extranjero | 0.00 |
| Otros | 107,678.50 |
| CARTERA CREDITICIA | 4,794,938.74 |
| Locales | 4,423,719.46 |
| Extranjero | 549,144.44 |
| Menos Provisiones | 177,925.16 |
| Locales | 161,760.08 |
| Extranjero | 16,165.08 |
| INVERSIONES EN VALORES | 4,624,988.16 |
| Locales | 519,581.29 |
| Extranjero | 4,105,437.59 |
| Menos Provisiones | 30.72 |
| Locales | 30.72 |
| Extranjero | 0.00 |
| OTROS ACTIVOS | 726,955.95 |
| Locales | 369,643.72 |
| Extranjero | 357,312.22 |
| TOTAL DE ACTIVOS | 11,215,910.56 |
| DEPOSITOS | 6,419,362.69 |
| Locales | 3,137,769.23 |

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| | VARIACION ABSOLUTA | % | 2022 | | 2023 | | | | | | | | | |
|-----------------------|-----------------------|----------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre |
| Oficiales | (25,000.00) | (20.66%) | 121,000.00 | 111,000.00 | 86,000.00 | 127,000.00 | 127,000.00 | 117,000.00 | 113,000.00 | 113,000.00 | 113,000.00 | 113,000.00 | 108,000.00 | 121,000.00 |
| De Particulares | 398,010.08 | 15.39% | 2,586,546.23 | 2,535,879.70 | 2,626,319.11 | 2,639,494.56 | 2,683,851.22 | 2,660,907.45 | 2,707,752.29 | 2,731,972.63 | 2,793,954.19 | 2,787,304.08 | 2,881,331.26 | 2,952,718.89 |
| A la Vista | 147,293.57 | 17.44% | 844,769.79 | 804,383.83 | 794,315.52 | 802,250.43 | 871,796.50 | 835,773.47 | 862,712.13 | 869,587.22 | 856,236.33 | 823,192.33 | 902,990.99 | 950,448.77 |
| A Plazo | 223,945.77 | 18.12% | 1,236,068.97 | 1,257,834.87 | 1,357,091.17 | 1,372,549.62 | 1,347,023.22 | 1,350,102.54 | 1,377,299.67 | 1,393,867.44 | 1,411,299.91 | 1,430,267.69 | 1,460,076.39 | 1,470,351.02 |
| De Ahorros | 26,770.74 | 5.29% | 505,707.47 | 473,660.99 | 474,912.42 | 464,694.52 | 465,031.50 | 475,031.44 | 467,740.49 | 468,517.97 | 526,417.95 | 533,844.06 | 518,263.88 | 531,919.10 |
| De Bancos | 34,630.99 | 153.36% | 22,581.94 | 60,303.10 | 23,800.82 | 2,879.63 | 10,507.78 | 17,547.83 | 12,071.19 | 12,671.02 | 45,064.72 | 38,594.72 | 38,656.99 | 45,291.10 |
| A la Vista | 32,630.99 | 910.99% | 3,581.94 | 35,303.10 | 2,799.06 | 2,879.63 | 7,507.78 | 14,547.83 | 9,071.19 | 9,671.02 | 18,050.45 | 11,555.58 | 12,656.99 | 20,291.10 |
| A Plazo | 2,000.00 | 10.53% | 19,000.00 | 25,000.00 | 21,001.75 | 0.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 27,014.27 | 27,039.14 | 26,000.00 | 25,000.00 |
| Extranjero | (6,631.88) | (0.20%) | 3,288,225.34 | 3,219,515.05 | 3,185,359.11 | 3,149,751.69 | 3,250,166.83 | 3,209,773.76 | 3,191,828.71 | 3,195,613.27 | 3,204,896.92 | 3,190,409.78 | 3,221,715.29 | 3,203,465.88 |
| 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 | 17,622.99 | 0.61% | 2,889,385.90 | 2,818,296.07 | 2,816,207.23 | 2,766,347.35 | 2,917,098.07 | 2,895,333.07 | 2,877,553.73 | 2,877,496.29 | 2,878,157.94 | 2,876,719.49 | 2,838,162.47 | 2,860,404.19 |
| A la Vista | (50,854.12) | (14.71%) | 345,663.61 | 339,207.36 | 332,330.23 | 311,358.43 | 319,386.80 | 333,762.86 | 307,371.25 | 308,260.97 | 276,204.72 | 270,515.70 | 267,789.21 | 283,413.59 |
| A Plazo | 75,056.79 | 3.11% | 2,411,945.66 | 2,330,698.02 | 2,353,373.22 | 2,336,603.41 | 2,474,876.75 | 2,442,824.24 | 2,463,360.38 | 2,459,872.13 | 2,492,007.69 | 2,499,521.24 | 2,454,431.49 | 2,446,698.25 |
| De Ahorros | (6,579.67) | (4.99%) | 131,776.63 | 148,390.69 | 130,503.78 | 118,385.52 | 122,834.53 | 118,745.97 | 106,822.09 | 109,363.19 | 109,945.53 | 106,682.54 | 115,941.77 | 130,292.35 |
| De Bancos | (24,254.87) | (6.08%) | 398,839.43 | 401,218.98 | 369,151.88 | 383,404.34 | 333,068.76 | 314,440.69 | 314,274.98 | 318,116.97 | 326,738.98 | 313,690.30 | 383,552.82 | 343,061.68 |
| A la Vista | 20,745.13 | 19.98% | 103,839.43 | 106,218.98 | 129,151.88 | 173,404.34 | 98,068.76 | 116,940.69 | 154,274.98 | 118,116.97 | 126,738.98 | 113,690.30 | 148,552.82 | 143,061.68 |
| A Plazo | (45,000.00) | (15.25%) | 295,000.00 | 295,000.00 | 240,000.00 | 210,000.00 | 235,000.00 | 197,500.00 | 160,000.00 | 200,000.00 | 200,000.00 | 200,000.00 | 235,000.00 | 200,000.00 |
| OBLIGACIONES | 1,577.98 | 0.14% | 1,167,819.72 | 1,130,174.27 | 1,043,816.39 | 1,012,702.19 | 964,209.02 | 1,127,032.85 | 1,125,111.01 | 1,039,523.76 | 1,058,289.79 | 1,071,788.01 | 1,104,577.51 | 1,182,250.89 |
| Locales | 46,946.94 | 7.85% | 598,170.10 | 598,177.78 | 598,184.71 | 598,191.21 | 553,193.95 | 551,250.23 | 551,253.12 | 551,255.71 | 551,258.31 | 551,260.81 | 551,263.41 | 589,319.27 |
| Extranjero | (45,368.96) | (7.96%) | 569,649.62 | 531,996.49 | 445,631.68 | 414,510.97 | 411,015.07 | 575,782.62 | 573,857.89 | 488,268.05 | 507,031.49 | 520,527.19 | 553,314.10 | 592,931.62 |
| OTROS PASIVOS | 50,033.99 | 22.37% | 223,651.51 | 187,691.45 | 200,654.08 | 185,243.33 | 389,910.00 | 179,952.07 | 187,348.92 | 254,784.07 | 197,398.59 | 251,054.04 | 297,666.55 | 329,453.95 |
| Locales | 46,786.02 | 23.38% | 200,115.62 | 171,704.58 | 182,529.97 | 162,405.17 | 357,929.45 | 160,634.95 | 162,025.61 | 228,212.50 | 178,328.58 | 210,696.49 | 269,640.17 | 301,931.75 |
| Extranjero | 3,247.97 | 13.80% | 23,535.89 | 15,986.87 | 18,124.11 | 22,838.16 | 31,980.55 | 19,317.12 | 25,323.31 | 26,571.56 | 19,070.02 | 40,357.55 | 28,026.37 | 27,522.20 |
| PATRIMONIO | 326,068.04 | 10.77% | 3,027,396.64 | 3,132,699.20 | 3,157,279.64 | 3,256,391.77 | 3,101,167.95 | 3,176,860.26 | 3,244,014.76 | 3,226,404.35 | 3,288,182.00 | 3,307,838.51 | 3,264,635.05 | 3,248,983.86 |
| 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 | 12,443.62 | 17.33% | 71,811.00 | 72,205.90 | 71,408.49 | 70,918.51 | 71,247.40 | 71,186.63 | 83,489.44 | 83,648.20 | 83,993.81 | 83,957.93 | 84,130.48 | 84,131.41 |
| Provisiones Dinámicas | 12,306.56 | 20.46% | 60,150.25 | 60,150.25 | 60,150.25 | 60,150.25 | 60,150.25 | 60,150.25 | 72,456.81 | 72,456.81 | 72,456.81 | 72,456.81 | 72,456.81 | 72,456.81 |
| Otras Reservas | 137.06 | 1.18% | 11,660.75 | 12,055.65 | 11,258.24 | 10,768.26 | 11,097.14 | 11,036.37 | 11,032.63 | 11,191.39 | 11,537.00 | 11,501.12 | 11,673.67 | 11,674.59 |

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BALANCE DE SITUACION
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(En Miles de Balboas)

| | Diciembre |
|-----------------------|---------------------|
| Oficiales | 96,000.00 |
| De Particulares | 2,984,556.30 |
| A la Vista | 992,063.36 |
| A Plazo | 1,460,014.74 |
| De Ahorros | 532,478.21 |
| De Bancos | 57,212.93 |
| A la Vista | 36,212.93 |
| A Plazo | 21,000.00 |
| Extranjero | 3,281,593.46 |
| Oficiales | 0.00 |
| De Particulares | 2,907,008.90 |
| A la Vista | 294,809.49 |
| A Plazo | 2,487,002.45 |
| De Ahorros | 125,196.96 |
| De Bancos | 374,584.57 |
| A la Vista | 124,584.57 |
| A Plazo | 250,000.00 |
| OBLIGACIONES | 1,169,397.70 |
| Locales | 645,117.04 |
| Extranjero | 524,280.66 |
| OTROS PASIVOS | 273,685.50 |
| Locales | 246,901.64 |
| Extranjero | 26,783.86 |
| PATRIMONIO | 3,353,464.68 |
| Capital | 970,387.12 |
| Reservas de Capital | 0.00 |
| Otras Reservas | 84,254.62 |
| Provisiones Dinámicas | 72,456.81 |
| Otras Reservas | 11,797.81 |

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|--|-----------------------|--------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre |
| Utilidad de Periodos Anteriores | (6,406.53) | (0.31%) | 2,070,100.72 | 2,536,982.82 | 2,526,161.40 | 2,526,651.39 | 2,307,103.98 | 2,307,164.74 | 2,294,861.93 | 2,216,703.17 | 2,216,357.56 | 2,216,393.44 | 2,141,220.89 | 2,064,719.97 |
| Utilidad de Periodo | 129,953.23 | 28.01% | 463,927.06 | (799.76) | 64,452.61 | 99,528.01 | 162,928.67 | 230,997.92 | 310,027.26 | 369,349.10 | 410,242.91 | 452,290.09 | 485,541.66 | 534,663.64 |
| Ganancia o Perdida en Valores Disponibles para la Venta | 190,077.73 | (34.63%) | (548,829.26) | (446,076.88) | (475,129.98) | (411,093.26) | (410,499.21) | (402,876.15) | (414,750.99) | (413,683.24) | (392,799.40) | (415,190.07) | (416,645.09) | (404,918.27) |
| PASIVO Y PATRIMONIO | 778,689.20 | 7.46% | 10,437,221.37 | 10,377,262.77 | 10,323,229.15 | 10,373,463.17 | 10,526,812.80 | 10,489,074.22 | 10,581,126.89 | 10,573,969.11 | 10,700,786.21 | 10,759,989.13 | 10,916,582.64 | 11,083,164.57 |

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BALANCE DE SITUACION
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(En Miles de Balboas)

| | Diciembre |
|--|----------------------|
| Utilidad de Periodos Anteriores | 2,063,694.18 |
| Utilidad de Periodo | 593,880.29 |
| Ganancia o Perdida en Valores Disponibles para la Venta | (358,751.53) |
| PASIVO Y PATRIMONIO | 11,215,910.56 |