

BAC INTERNATIONAL BANK INC.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2024											
			2023	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
			Diciembre											
ACTIVOS LIQUIDOS	(22,586.07)	(2.11%)	1,069,027.72	908,691.90	980,882.58	1,022,572.99	1,056,926.43	1,000,527.38	917,544.81	942,501.98	969,048.75	947,496.84	861,916.54	804,627.48
Depositos Locales en Bancos	(63,029.37)	(29.76%)	211,760.84	162,873.18	225,695.28	225,240.56	221,896.14	200,303.16	156,762.54	191,176.64	156,727.03	130,942.42	151,335.18	97,047.41
A la Vista	(48,989.37)	(31.11%)	157,450.84	113,948.18	176,770.28	171,315.56	173,856.14	152,263.16	106,222.54	148,021.64	111,072.03	87,787.42	111,065.18	56,777.41
A Plazo	(14,040.00)	(25.85%)	54,310.00	48,925.00	48,925.00	53,925.00	48,040.00	48,040.00	50,540.00	43,155.00	45,655.00	43,155.00	40,270.00	40,270.00
Depositos Extranjeros en Bancos	37,612.20	5.02%	749,632.61	653,046.16	654,579.36	709,609.02	747,435.23	700,308.23	660,485.13	659,501.20	716,986.34	724,133.45	619,745.07	612,155.03
A la Vista	111,063.75	141.57%	78,449.36	20,548.51	44,121.43	69,669.73	133,701.26	89,329.90	50,043.37	58,183.61	64,343.90	93,256.15	67,090.40	66,309.10
A Plazo	(73,451.55)	(10.94%)	671,183.26	632,497.65	610,457.93	639,939.29	613,733.97	610,978.33	610,441.77	601,317.58	652,642.43	630,877.30	552,654.67	545,845.93
Menos Provisiones	(14.75)	(33.33%)	44.24	43.11	42.04	40.90	39.80	38.66	35.98	34.89	33.80	32.74	31.65	30.59
Locales	(14.75)	(33.33%)	44.24	43.11	42.04	40.90	39.80	38.66	35.98	34.89	33.80	32.74	31.65	30.59
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	2,816.35	2.62%	107,678.50	92,815.67	100,649.98	87,764.31	87,634.86	99,954.66	100,333.13	91,859.03	95,369.18	92,453.70	90,867.94	95,455.63
CARTERA CREDITICIA	603,048.07	12.58%	4,794,938.74	4,897,107.81	4,934,458.82	5,031,271.85	5,047,373.12	5,095,165.58	5,177,312.50	5,213,201.97	5,201,389.34	5,267,056.45	5,328,146.73	5,455,838.00
Locales	437,964.12	9.90%	4,423,719.46	4,443,590.18	4,478,902.15	4,538,346.77	4,537,460.16	4,560,481.30	4,587,335.67	4,632,266.31	4,606,090.05	4,685,918.51	4,759,863.08	4,913,401.04
Extranjero	146,352.70	26.65%	549,144.44	631,032.62	628,866.66	665,032.03	680,529.87	708,508.37	753,398.46	745,636.93	761,361.46	747,878.10	734,438.98	704,798.23
Menos Provisiones	(18,731.25)	(10.53%)	177,925.16	177,514.99	173,309.99	172,106.95	170,616.91	173,824.09	163,421.62	164,701.26	166,062.17	166,740.15	166,155.33	162,361.26
Locales	(8,048.39)	(4.98%)	161,760.08	161,163.52	157,059.26	156,136.13	154,706.61	158,008.50	154,786.01	156,114.94	157,304.72	158,100.59	157,764.87	154,035.39
Extranjero	(10,682.86)	(66.09%)	16,165.08	16,351.47	16,250.73	15,970.83	15,910.29	15,815.59	8,635.61	8,586.32	8,757.45	8,639.56	8,390.46	8,325.88
INVERSIONES EN VALORES	663,910.05	14.35%	4,624,988.16	4,708,890.33	4,753,890.39	4,720,744.07	4,841,476.23	4,890,366.52	4,973,187.72	4,966,384.52	5,086,498.81	5,063,089.77	5,223,138.05	5,292,230.14
Locales	231,615.09	44.58%	519,581.29	516,004.22	514,766.36	514,552.85	511,299.68	517,422.47	524,648.57	567,213.31	569,803.67	608,378.40	756,562.66	766,706.73
Extranjero	432,284.34	10.53%	4,105,437.59	4,192,916.91	4,239,163.07	4,206,242.89	4,330,226.05	4,372,990.58	4,448,580.39	4,399,212.45	4,516,736.37	4,454,753.39	4,466,615.76	4,525,563.75
Menos Provisiones	(10.62)	(34.56%)	30.72	30.80	39.04	51.67	49.50	46.53	41.24	41.24	41.23	42.02	40.37	40.34
Locales	(10.62)	(34.56%)	30.72	30.80	39.04	51.67	49.50	46.53	41.24	41.24	41.23	42.02	40.37	40.34
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	(67,845.11)	(9.33%)	726,955.95	691,867.83	693,418.64	736,807.46	681,010.23	670,593.81	730,293.29	702,183.90	693,624.93	689,506.39	675,819.75	705,434.19
Locales	(75,787.72)	(20.50%)	369,643.72	329,619.90	313,115.01	333,227.49	286,396.89	296,899.00	352,999.91	328,264.27	316,427.19	284,122.67	282,724.71	336,011.57
Extranjero	7,942.62	2.22%	357,312.22	362,247.93	380,303.64	403,579.97	394,613.34	373,694.82	377,293.39	373,919.63	377,197.74	405,383.72	393,095.04	369,422.62
TOTAL DE ACTIVOS	1,176,526.95	10.49%	11,215,910.56	11,206,557.87	11,362,650.44	11,511,396.38	11,626,786.01	11,656,653.29	11,798,338.33	11,824,272.37	11,950,561.82	11,967,149.45	12,089,021.07	12,258,129.82
DEPOSITOS	513,593.34	8.00%	6,419,362.69	6,239,837.21	6,325,328.30	6,451,973.79	6,538,693.56	6,543,298.03	6,574,959.81	6,586,704.95	6,575,293.12	6,547,837.71	6,655,590.03	6,817,866.64
Locales	360,939.45	11.50%	3,137,769.23	2,993,217.19	3,044,481.48	3,115,658.26	3,241,021.04	3,221,387.43	3,190,390.14	3,297,322.46	3,332,754.17	3,261,571.59	3,287,391.42	3,442,151.40

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	Diciembre
ACTIVOS LIQUIDOS	1,046,441.65
Depositos Locales en Bancos	148,731.47
A la Vista	108,461.47
A Plazo	40,270.00
Depositos Extranjeros en Bancos	787,244.82
A la Vista	189,513.11
A Plazo	597,731.71
Menos Provisiones	29.50
Locales	29.50
Extranjero	0.00
Otros	110,494.85
CARTERA CREDITICIA	5,397,986.81
Locales	4,861,683.58
Extranjero	695,497.14
Menos Provisiones	159,193.91
Locales	153,711.69
Extranjero	5,482.22
INVERSIONES EN VALORES	5,288,898.21
Locales	751,196.39
Extranjero	4,537,721.93
Menos Provisiones	20.11
Locales	20.11
Extranjero	0.00
OTROS ACTIVOS	659,110.84
Locales	293,856.00
Extranjero	365,254.84
TOTAL DE ACTIVOS	12,392,437.51
DEPOSITOS	6,932,956.04
Locales	3,498,708.68

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	7,000.00	7.29%	96,000.00	25,000.00	25,000.00	92,000.00	92,000.00	92,000.00	75,000.00	75,000.00	98,000.00	115,000.00	115,000.00	92,000.00
De Particulares	349,244.45	11.70%	2,984,556.30	2,919,614.15	2,981,314.41	2,972,892.88	3,093,290.34	3,086,249.46	3,066,539.20	3,174,394.80	3,201,027.77	3,107,232.21	3,147,836.39	3,201,771.53
A la Vista	66,251.96	6.68%	992,063.36	898,488.90	950,902.97	931,313.87	962,892.87	936,786.12	925,654.77	917,134.38	925,081.20	887,931.97	917,171.10	975,908.77
A Plazo	200,398.71	13.73%	1,460,014.74	1,485,962.85	1,500,802.83	1,505,475.39	1,529,218.34	1,543,709.13	1,541,573.04	1,604,667.64	1,619,453.10	1,611,121.96	1,618,031.24	1,637,499.25
De Ahorros	82,593.78	15.51%	532,478.21	535,162.40	529,608.60	536,103.62	601,179.12	605,754.21	599,311.39	652,592.79	656,493.47	608,178.28	612,634.04	588,363.51
De Bancos	4,695.00	8.21%	57,212.93	48,603.03	38,167.08	50,765.38	55,730.70	43,137.97	48,850.94	47,927.66	33,726.40	39,339.38	24,555.03	148,379.87
A la Vista	22,695.00	62.67%	36,212.93	26,603.03	16,167.08	29,765.38	34,730.70	32,131.83	25,850.94	21,927.66	25,726.40	21,339.38	21,555.03	130,379.87
A Plazo	(18,000.00)	(85.71%)	21,000.00	22,000.00	22,000.00	21,000.00	21,000.00	11,006.14	23,000.00	26,000.00	8,000.00	18,000.00	3,000.00	18,000.00
Extranjero	152,653.89	4.65%	3,281,593.46	3,246,620.02	3,280,846.81	3,336,315.53	3,297,672.52	3,321,910.60	3,384,569.67	3,289,382.49	3,242,538.96	3,286,266.12	3,368,198.61	3,375,715.24
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	143,511.66	4.94%	2,907,008.90	2,859,496.98	2,873,673.34	2,878,762.71	2,943,778.36	2,923,576.85	2,935,389.26	2,899,431.93	2,898,401.03	2,946,850.55	2,977,177.64	2,981,120.45
A la Vista	(26,410.23)	(8.96%)	294,809.49	280,827.25	295,451.00	295,472.99	290,777.97	289,961.20	296,049.85	294,586.68	271,332.22	280,047.32	230,351.55	241,395.21
A Plazo	69,517.71	2.80%	2,487,002.45	2,455,518.43	2,453,731.85	2,463,602.99	2,498,787.21	2,495,686.37	2,503,752.43	2,433,445.21	2,483,920.77	2,512,799.09	2,555,761.84	2,551,112.44
De Ahorros	100,404.17	80.20%	125,196.96	123,151.30	124,490.49	119,686.73	154,213.18	137,929.28	135,586.98	171,400.04	143,148.05	154,004.14	191,064.24	188,612.80
De Bancos	9,142.24	2.44%	374,584.57	387,123.04	407,173.47	457,552.83	353,894.16	398,333.76	449,180.41	389,950.56	344,137.93	339,415.57	391,020.97	394,594.79
A la Vista	24,142.24	19.38%	124,584.57	137,123.04	157,173.47	240,302.83	153,894.16	173,333.76	124,121.95	164,950.56	144,137.93	124,415.57	176,020.97	179,594.79
A Plazo	(15,000.00)	(6.00%)	250,000.00	250,000.00	250,000.00	217,250.00	200,000.00	225,000.00	325,058.46	225,000.00	200,000.00	215,000.00	215,000.00	215,000.00
OBLIGACIONES	263,912.07	22.57%	1,169,397.70	1,283,128.00	1,322,170.87	1,362,814.05	1,370,194.92	1,328,796.35	1,323,335.92	1,387,530.42	1,431,726.35	1,403,796.39	1,399,991.31	1,403,426.63
Locales	(80,102.96)	(12.42%)	645,117.04	638,468.81	638,720.83	638,990.22	644,421.59	642,782.43	643,079.98	642,616.13	642,923.13	643,220.23	641,084.26	599,408.51
Extranjero	344,015.03	65.62%	524,280.66	644,659.18	683,450.05	723,823.84	725,773.34	686,013.92	680,255.93	744,914.29	788,803.22	760,576.16	758,907.05	804,018.12
OTROS PASIVOS	(57,834.96)	(21.13%)	273,685.50	253,368.47	226,940.37	226,775.57	202,833.28	225,490.82	262,237.22	220,020.48	237,896.29	246,692.21	219,876.42	276,313.37
Locales	(54,496.31)	(22.07%)	246,901.64	231,783.91	202,955.34	199,237.79	178,187.65	207,578.79	240,324.66	205,786.88	206,407.47	224,654.90	203,602.89	254,811.26
Extranjero	(3,338.65)	(12.47%)	26,783.86	21,584.56	23,985.04	27,537.77	24,645.63	17,912.03	21,912.56	14,233.60	31,488.82	22,037.31	16,273.53	21,502.12
PATRIMONIO	456,856.49	13.62%	3,353,464.68	3,430,224.19	3,488,210.89	3,469,832.97	3,515,064.25	3,559,068.09	3,637,805.37	3,630,016.53	3,705,646.05	3,768,823.13	3,813,563.31	3,760,523.18
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	7,214.18	8.56%	84,254.62	84,836.09	84,029.40	92,463.22	92,573.39	92,106.48	91,847.40	90,102.05	90,442.29	90,586.35	91,316.83	91,337.12
Provisiones Dinámicas	7,988.72	11.03%	72,456.81	72,456.81	72,456.81	80,445.53	80,445.53	80,445.53	80,445.53	80,445.53	80,445.53	80,445.53	80,445.53	80,445.53
Otras Reservas	(774.54)	(6.57%)	11,797.81	12,379.27	11,572.59	12,017.69	12,127.86	11,660.95	11,401.87	9,656.52	9,996.76	10,140.81	10,871.30	10,891.59

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	Diciembre
Oficiales	103,000.00
De Particulares	3,333,800.76
A la Vista	1,058,315.31
A Plazo	1,660,413.45
De Ahorros	615,071.99
De Bancos	61,907.93
A la Vista	58,907.93
A Plazo	3,000.00
Extranjero	3,434,247.35
Oficiales	0.00
De Particulares	3,050,520.55
A la Vista	268,399.26
A Plazo	2,556,520.16
De Ahorros	225,601.13
De Bancos	383,726.80
A la Vista	148,726.80
A Plazo	235,000.00
OBLIGACIONES	1,433,309.77
Locales	565,014.07
Extranjero	868,295.69
OTROS PASIVOS	215,850.54
Locales	192,405.33
Extranjero	23,445.21
PATRIMONIO	3,810,321.17
Capital	970,387.12
Reservas de Capital	0.00
Otras Reservas	91,468.80
Provisiones Dinámicas	80,445.53
Otras Reservas	11,023.27

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Utilidad de Periodos Anteriores	290,545.31	14.08%	2,063,694.18	2,656,993.01	2,657,799.69	2,549,269.00	2,549,158.84	2,549,625.74	2,549,884.83	2,471,630.18	2,471,289.93	2,471,145.88	2,470,415.40	2,355,395.11
Utilidad de Periodo	111,040.74	18.70%	593,880.29	55,722.84	109,745.36	153,571.54	219,461.33	310,236.29	389,071.57	441,687.61	488,421.30	538,229.21	581,686.49	631,700.45
Ganancia o Perdida en Valores Disponibles para la Venta	48,056.26	(13.40%)	(358,751.53)	(337,714.86)	(333,750.68)	(295,857.91)	(316,516.42)	(363,287.55)	(363,385.54)	(343,790.43)	(314,894.60)	(301,525.42)	(300,242.52)	(288,296.62)
PASIVO Y PATRIMONIO	1,176,526.95	10.49%	11,215,910.56	11,206,557.87	11,362,650.44	11,511,396.38	11,626,786.01	11,656,653.29	11,798,338.33	11,824,272.37	11,950,561.82	11,967,149.45	12,089,021.06	12,258,129.82

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	Diciembre
Utilidad de Periodos Anteriores	2,354,239.50
Utilidad de Periodo	704,921.03
Ganancia o Perdida en Valores Disponibles para la Venta	(310,695.27)
PASIVO Y PATRIMONIO	12,392,437.51