



BAC INTERNATIONAL BANK INC.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2004		2005		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	260,466,472.94	73,558,715.00	151,574,660.70	235,128,978.52	325,823,823.00
Préstamos	235,566,805.45	66,736,193.00	137,868,568.29	213,359,070.40	295,922,766.00
Depósitos	402,617.27	120,077.00	336,190.66	667,799.98	873,141.00
Inversiones	24,497,050.22	6,702,445.00	13,369,901.75	21,102,108.14	29,027,916.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	124,844,992.66	35,876,222.00	74,074,226.76	115,516,322.27	163,584,190.00
Intereses Pagados	69,942,461.85	20,517,658.00	43,233,945.95	68,153,573.75	97,736,000.00
Comisiones	54,902,530.81	15,358,564.00	30,840,280.81	47,362,748.52	65,848,190.00
INGRESO NETO DE INTERESES	135,621,480.28	37,682,493.00	77,500,433.94	119,612,656.25	162,239,633.00
OTROS INGRESOS	232,685,938.14	60,266,592.00	124,645,283.37	191,517,818.51	268,004,377.00
Comisiones	152,210,077.99	42,640,532.00	86,668,586.08	135,096,114.55	185,854,771.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	80,475,860.15	17,626,060.00	37,976,697.29	56,421,703.96	82,149,606.00
INGRESOS DE OPERACIONES	368,307,418.42	97,949,085.00	202,145,717.32	311,130,474.76	430,244,010.00
EGRESOS GENERALES	244,786,387.13	66,954,834.00	135,092,956.95	208,145,243.47	292,541,756.00
Gastos Administrativos	130,422,085.22	37,401,177.00	72,972,367.43	112,908,253.59	155,696,374.00
Gastos Generales	42,357,415.30	10,252,460.00	22,237,412.19	34,965,778.87	50,420,724.00
G. de Depreciación	17,812,160.64	4,758,843.00	9,452,772.56	14,548,617.43	19,659,573.00
Otros Gastos	54,194,725.97	14,542,354.00	30,430,404.78	45,722,593.58	66,765,085.00
UTILIDADES ANTES DE PROVISIONES	123,521,031.29	30,994,251.00	67,052,760.37	102,985,231.29	137,702,254.00
CUENTAS MALAS	35,717,453.11	10,825,059.00	20,139,267.82	32,056,983.68	45,494,157.00



Fecha: 9 de Noviembre de 2006

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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	87,803,578.18	20,169,192.00	46,913,492.55	70,928,247.61	92,208,097.00