

BAC BANK, INC.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	13,273,350.26	3,225,460.62	6,439,281.63	9,751,148.08	13,409,728.86
PRESTAMOS	11,326,135.56	2,886,577.74	5,778,451.61	8,749,449.68	12,121,954.16
DEPOSITOS	931,861.70	192,681.30	407,765.02	639,554.39	864,633.86
INVERSIONES	1,015,353.00	146,201.58	253,065.00	362,144.01	423,140.84
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	8,217,860.20	2,053,767.97	4,156,107.07	6,283,022.08	8,321,273.30
INTERESES PAGADOS	8,192,082.21	2,047,113.11	4,141,505.85	6,263,916.19	8,299,750.69
COMISIONES	25,777.99	6,654.86	14,601.22	19,105.89	21,522.61
INGRESO NETO DE INTERESES	5,055,490.06	1,171,692.65	2,283,174.56	3,468,126.00	5,088,455.56
OTROS INGRESOS	316,519.45	223,295.56	453,391.39	609,642.01	687,634.35
COMISIONES	149,426.50	73,281.11	0.00	0.00	142,430.01
OPERACIONES 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	167,092.95	150,014.45	453,391.39	609,642.01	545,204.34
INGRESOS DE OPERACIONES	5,372,009.51	1,394,988.21	2,736,565.95	4,077,768.01	5,776,089.91
EGRESOS GENERALES	2,576,298.00	802,092.73	1,481,280.99	2,199,614.93	2,921,365.65
GASTOS ADMINISTRATIVOS	2,351,074.37	730,812.51	857,752.57	1,905,698.86	2,780,730.83
GASTOS GENERALES	60,564.17	10,238.67	22,376.45	35,661.65	47,153.04
GASTOS DE DEPRECIACION	432.40	0.00	0.00	0.00	0.00
OTROS GASTOS	164,227.06	61,041.55	601,151.97	258,254.42	93,481.78
UTILIDADES ANTES DE PROVISIONES	2,795,711.51	592,895.48	1,255,284.96	1,878,153.08	2,854,724.26
CUENTAS MALAS	323,718.49	(151,965.41)	(522,942.49)	(100,878.57)	55,241.90
UTILIDAD DEL PERIODO	2,471,993.02	744,860.89	1,778,227.45	1,979,031.65	2,799,482.36