



**ESTADO DE RESULTADO**  
**BAC International Bank Inc.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	1,190,695.57	1,087,598.18	1,075,659.01	3,353,952.76	1,107,739.61	1,251,077.25	1,232,037.21	3,590,854.07	1,319,147.07	1,356,229.61	1,315,413.52	3,990,790.20	1,385,382.18	1,398,365.07	1,578,268.22	4,362,015.47	15,297,612.50
Préstamos	709,746.28	711,429.23	798,824.49	2,220,000.00	792,670.21	880,182.19	880,690.63	2,553,543.03	1,021,037.10	1,060,540.25	1,050,335.28	3,131,912.63	1,081,643.86	1,105,054.60	1,240,184.18	3,426,882.64	11,332,338.30
Depósitos	28,721.55	21,976.48	23,783.82	74,481.85	25,391.24	23,507.99	25,567.17	74,466.40	38,276.77	41,948.26	36,081.51	116,306.54	43,425.10	35,153.35	42,994.86	121,573.31	386,828.10
Inversiones	440,163.51	352,159.85	252,819.03	1,045,142.39	289,899.75	347,772.82	326,134.52	963,807.09	259,800.80	253,367.96	228,527.56	741,696.32	259,566.01	257,133.52	293,795.47	810,495.00	3,561,140.80
Arrendamiento Financiero	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	0.00	0.00	0.00
Otros Ingresos	12,064.23	2,032.62	231.67	14,328.52	-221.59	-385.75	-355.11	-962.45	32.40	373.14	469.17	874.71	747.21	1,023.60	1,293.71	3,064.52	17,305.30
Egresos de Operaciones	503,128.91	485,254.62	572,139.76	1,560,523.29	568,677.79	655,989.81	664,157.69	1,888,825.29	722,189.59	724,597.42	702,007.29	2,148,794.30	709,199.55	713,746.54	805,634.23	2,228,580.32	7,826,723.20
Intereses Pagados	494,536.61	476,229.18	565,006.45	1,535,772.24	560,246.08	646,364.54	656,082.81	1,862,693.43	712,828.11	716,028.46	692,861.25	2,121,717.82	694,535.12	705,290.83	773,922.95	2,173,748.90	7,693,932.39
Comisiones	8,592.30	9,025.44	7,133.31	24,751.05	8,431.71	9,625.27	8,074.88	26,131.86	9,361.48	8,568.96	9,146.04	27,076.48	14,664.43	8,455.71	31,711.28	54,831.42	132,790.81
Ingreso Neto de Intereses	687,566.66	602,343.56	503,519.25	1,793,429.47	539,061.82	595,087.44	567,879.52	1,702,028.78	596,957.48	631,632.19	613,406.23	1,841,995.90	676,182.63	684,618.53	772,633.99	2,133,435.15	7,470,889.30
Otros Ingresos	7,675,472.25	6,829,352.11	7,320,738.73	21,825,563.09	10,155,524.91	9,336,477.51	6,550,798.82	26,042,801.24	6,259,102.08	6,312,646.74	5,968,873.52	18,540,622.34	9,990,778.36	6,110,602.26	7,661,152.09	23,762,532.71	90,171,519.38
Comisiones	313,457.06	160,940.23	747,364.73	1,221,762.02	726,550.10	126,665.65	281,464.70	1,134,680.45	126,103.72	154,155.21	395,781.54	676,040.47	227,319.56	97,068.10	494,536.77	818,924.43	3,851,407.37
Operaciones con Divisas	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	0.00	0.00	0.00
Dividendos	7,362,010.19	6,668,421.88	6,573,013.52	20,603,445.59	9,429,245.29	9,209,541.86	6,269,104.12	24,907,891.27	6,132,948.36	6,158,401.53	5,572,731.98	17,864,081.87	9,763,253.80	6,013,534.16	7,165,925.32	22,942,713.28	86,318,132.01
Otros Ingresos	5.00	-10.00	360.48	355.48	-270.48	270.00	230.00	229.52	50.00	90.00	360.00	500.00	205.00	0.00	690.00	895.00	1,980.00
Ingresos de Operaciones	8,363,038.91	7,431,695.67	7,824,257.98	23,618,992.56	10,694,586.73	9,931,564.95	7,118,678.34	27,744,830.02	6,856,059.56	6,944,278.93	6,582,279.75	20,382,618.24	10,666,960.99	6,795,220.79	8,433,786.08	25,895,967.86	97,642,408.68
Egresos Generales	560,944.58	605,517.71	720,665.32	1,887,127.61	1,082,330.85	727,128.33	562,470.42	2,371,929.60	816,259.22	447,570.13	1,012,162.95	2,275,992.30	780,000.89	781,258.70	896,711.50	2,457,971.09	8,993,020.60
Gastos Administrativos	291,078.76	325,406.90	405,261.32	1,021,746.98	393,355.41	367,395.77	237,457.24	998,208.42	368,464.40	145,508.76	655,085.90	1,169,059.06	380,204.54	393,469.73	478,282.87	1,251,957.14	4,440,971.60
Gastos Generales	115,932.52	109,371.23	133,457.90	358,761.65	118,477.49	122,422.91	133,584.92	374,485.32	124,391.48	102,297.27	155,812.82	382,501.57	162,319.57	109,575.02	165,910.74	437,805.33	1,553,553.87
Gastos de Depreciación	54,926.99	62,445.43	51,956.67	169,329.09	53,901.48	50,805.30	58,482.54	163,189.32	55,937.95	51,449.06	49,005.59	156,392.60	53,669.70	54,659.43	50,678.81	159,007.94	647,918.95
Otros Gastos	99,006.31	108,294.15	129,989.43	337,289.89	516,596.47	186,504.35	132,945.72	836,046.54	267,465.39	148,315.04	152,258.64	568,039.07	183,807.08	223,554.52	201,839.08	609,200.68	2,350,576.18
Utilidad antes de Provisiones	7,802,094.33	6,826,177.96	7,103,592.66	21,731,864.95	9,612,255.88	9,204,436.62	6,556,207.92	25,372,900.42	6,039,800.34	6,496,708.80	5,570,116.80	18,106,625.94	9,886,960.10	6,013,962.09	7,537,074.58	23,437,996.77	88,649,388.08
Provisiones por Cuentas Malas	37,000.00	0.00	425,000.00	462,000.00	0.00	-70,000.00	54,000.00	-16,000.00	0.00	130,000.00	54,000.00	184,000.00	106,000.00	0.00	109,759.91	215,759.91	845,759.91
Utilidad del Periodo	7,765,094.33	6,826,177.96	6,678,592.66	21,269,864.95	9,612,255.88	9,274,436.62	6,502,207.92	25,388,900.42	6,039,800.34	6,366,708.80	5,516,116.80	17,922,625.94	9,780,960.10	6,013,962.09	7,427,314.67	23,222,236.86	87,803,628.17