



ESTADO DE RESULTADO
BAC International Bank Inc.
ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	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	1,642,233.18	1,538,019.14	1,803,386.69	4,983,639.01	1,793,250.97	1,796,276.83	1,824,113.41	5,413,641.21	1,950,147.70	2,079,500.66	2,327,562.76	6,357,211.12	2,293,436.66	2,324,092.36	2,839,132.45	7,456,661.47	24,211,152.81
Préstamos	1,349,931.37	1,247,293.09	1,366,931.66	3,964,156.12	1,414,704.76	1,425,609.30	1,405,479.65	4,245,793.71	1,636,575.27	1,761,678.79	1,855,831.75	5,254,085.81	2,042,721.31	2,066,807.17	2,400,869.26	6,510,397.74	19,974,433.38
Depósitos	35,454.54	34,710.25	49,911.90	120,076.69	50,982.89	70,356.89	94,774.19	216,113.97	87,098.49	110,342.69	120,084.05	317,525.23	88,774.32	54,178.42	61,237.85	204,190.59	857,906.48
Inversiones	256,847.27	256,015.80	386,543.13	899,406.20	327,563.32	300,310.64	323,859.57	951,733.53	226,473.94	207,479.18	351,646.96	785,600.08	161,941.03	203,106.77	377,025.34	742,073.14	3,378,812.95
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	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
Egresos de Operaciones	862,368.20	815,441.92	839,164.93	2,516,975.05	877,815.98	1,039,878.70	1,037,838.04	2,955,532.72	1,022,775.50	1,112,774.87	1,165,107.42	3,300,657.79	1,258,047.05	1,450,319.62	1,389,018.25	4,097,384.92	12,870,550.48
Intereses Pagados	832,315.76	797,420.70	817,658.22	2,447,394.68	856,647.82	984,700.03	1,002,741.97	2,844,089.82	989,906.62	1,075,467.09	1,128,973.17	3,194,346.88	1,219,703.67	1,407,260.14	1,344,573.88	3,971,537.69	12,457,369.07
Comisiones	30,052.44	18,021.22	21,506.71	69,580.37	21,168.16	55,178.67	35,096.07	111,442.90	32,868.88	37,307.78	36,134.25	106,310.91	38,343.38	43,059.48	44,444.37	125,847.23	413,181.41
Ingreso Neto de Intereses	779,864.98	722,577.22	964,221.76	2,466,663.96	915,434.99	756,398.13	786,275.37	2,458,108.49	927,372.20	966,725.79	1,162,455.34	3,056,553.33	1,035,389.61	873,772.74	1,450,114.20	3,359,276.55	11,340,602.33
Otros Ingresos	7,304,035.59	6,609,479.72	6,101,422.05	20,014,937.36	7,525,490.15	6,500,716.78	12,438,216.81	26,464,423.74	11,391,056.60	5,230,759.10	7,248,160.20	23,869,975.90	7,942,786.38	4,414,728.35	11,709,974.72	24,067,489.45	94,416,826.45
Comisiones	122,188.28	221,742.83	57,484.08	401,415.19	612,240.55	431,756.61	821,113.56	1,865,110.72	193,861.76	223,594.13	359,662.17	777,118.06	905,593.36	457,039.27	672,194.20	2,034,826.83	5,078,470.80
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	7,181,602.31	6,387,656.89	6,043,547.97	19,612,807.17	6,913,249.60	6,068,640.17	11,616,963.25	24,598,853.02	11,197,054.84	5,007,164.97	6,887,838.03	23,092,057.84	7,037,143.02	3,957,499.08	11,037,030.52	22,031,672.62	89,335,390.65
Otros Ingresos	245.00	80.00	390.00	715.00	0.00	320.00	140.00	460.00	140.00	0.00	660.00	800.00	50.00	190.00	750.00	990.00	2,965.00
Ingresos de Operaciones	8,083,900.57	7,332,056.94	7,065,643.81	22,481,601.32	8,440,925.14	7,257,114.91	13,224,492.18	28,922,532.23	12,318,428.80	6,197,484.89	8,410,615.54	26,926,529.23	8,978,175.99	5,288,501.09	13,160,088.92	27,426,766.00	105,757,428.78
Egresos Generales	798,023.70	754,808.03	851,319.41	2,404,151.14	976,816.08	943,555.01	907,290.04	2,827,661.13	838,973.31	874,548.87	906,387.79	2,619,909.97	1,034,442.41	3,799,031.76	1,017,778.89	5,851,253.06	13,702,975.30
Gastos Administrativos	414,729.29	425,941.39	454,418.68	1,295,089.36	433,906.55	510,134.68	499,866.83	1,443,908.06	466,327.99	520,165.91	506,716.03	1,493,209.93	573,587.90	559,785.23	712,249.01	1,845,622.14	6,077,829.49
Gastos Generales	130,953.23	157,293.76	159,451.26	447,698.25	350,450.00	196,450.43	170,813.40	717,713.83	168,945.34	141,639.79	168,755.11	479,340.24	217,620.28	149,488.09	257,735.18	624,843.55	2,269,595.87
Gastos de Depreciación	71,448.96	50,917.23	58,007.17	180,373.36	64,238.94	64,174.54	93,693.12	222,106.60	72,506.87	75,109.76	77,006.58	224,623.21	81,221.23	79,091.70	72,397.41	232,710.34	859,813.51
Otros Gastos	180,892.22	120,655.65	179,442.30	480,990.17	128,220.59	172,795.36	142,916.69	443,932.64	131,193.11	137,633.41	153,910.07	422,736.59	162,013.00	3,010,666.74	-24,602.71	3,148,077.03	4,495,736.43
Utilidad antes de Provisiones	7,285,876.87	6,577,248.91	6,214,324.40	20,077,450.18	7,464,109.06	6,313,559.90	12,317,202.14	26,094,871.10	11,479,455.49	5,322,936.02	7,504,227.75	24,306,619.26	7,943,733.58	1,489,469.33	12,142,310.03	21,575,512.94	92,054,453.48
Provisiones por Cuentas Malas	45,000.00	110,000.00	-85,000.00	70,000.00	99,878.27	0.00	224,700.00	324,578.27	0.00	231,481.00	174,064.44	405,545.44	373,000.00	58,489.00	0.00	431,489.00	1,231,612.71
Utilidad del Periodo	7,240,876.87	6,467,248.91	6,299,324.40	20,007,450.18	7,364,230.79	6,313,559.90	12,092,502.14	25,770,292.83	11,479,455.49	5,091,455.02	7,330,163.31	23,901,073.82	7,570,733.58	1,430,980.33	12,142,310.03	21,144,023.94	90,822,840.77