



Fecha: 14 de Marzo de 2005

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

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	18,660,803.95	61,757,782.61	125,015,701.45	190,329,649.47	260,466,472.94
Préstamos	12,619,600.80	55,104,926.72	112,001,461.16	171,507,243.65	235,566,805.45
Depósitos	-483,495.54	88,810.37	160,400.02	279,495.47	402,617.27
Inversiones	6,524,698.69	6,564,045.52	12,853,840.27	18,542,910.35	24,497,050.22
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	10,713,916.13	17,237,741.27	58,720,174.58	89,855,871.08	124,844,992.66
Intereses Pagados	10,169,820.86	17,040,129.18	34,244,080.38	51,739,972.26	69,942,461.85
Comisiones	544,095.27	197,612.10	24,476,094.20	38,115,898.82	54,902,530.81
INGRESO NETO DE INTERESES	7,946,887.82	44,520,041.34	66,295,526.87	100,473,778.39	135,621,480.28
OTROS INGRESOS	74,993,098.94	42,977,671.37	112,368,840.54	167,506,001.06	232,685,938.14
Comisiones	508,434.57	29,400,596.09	81,300,426.99	107,987,961.05	152,210,077.99
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	29,330.25	0.00	0.00	0.00
Otros Ingresos	74,484,664.37	13,547,745.03	31,068,413.55	59,518,040.01	80,475,860.15
INGRESOS DE OPERACIONES	82,939,986.76	87,497,712.71	178,664,367.41	267,979,779.45	368,307,418.42
EGRESOS GENERALES	12,123,839.39	60,085,070.25	115,537,245.90	177,656,032.04	244,786,387.13
Gastos Administrativos	7,949,906.34	30,626,404.43	62,139,546.70	94,548,829.79	130,422,085.22
Gastos Generales	1,027,227.27	9,338,336.70	19,200,909.94	30,659,894.39	42,357,415.30
G. de Depreciación	1,425,185.23	4,461,698.73	8,952,508.65	13,508,758.52	17,812,160.64
Otros Gastos	1,721,520.55	15,658,630.39	25,244,280.61	38,938,549.34	54,194,725.97
UTILIDADES ANTES DE PROVISIONES	70,816,147.37	27,412,642.46	63,127,121.51	90,323,747.41	123,521,031.29
CUENTAS MALAS	3,481,355.95	6,142,777.47	16,468,356.52	24,387,654.10	35,717,453.11



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	67,334,791.42	21,269,865.00	46,658,764.99	65,936,093.31	87,803,578.18