



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

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	581,580,939.00	174,168,980.00	351,407,213.00	534,631,674.00	737,791,972.56
Préstamos	540,032,684.00	165,533,926.00	335,089,366.00	509,896,484.00	705,353,533.69
Depósitos	31,502,932.00	6,985,578.00	12,490,806.00	19,567,256.00	29,393,526.66
Inversiones	10,045,323.00	1,649,476.00	3,827,041.00	5,167,934.00	3,044,912.21
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	309,242,023.00	98,751,425.00	192,690,365.00	290,004,760.00	402,896,712.00
Intereses Pagados	199,759,853.00	59,722,307.00	116,641,445.00	176,871,138.00	244,724,774.89
Comisiones	109,482,170.00	39,029,118.00	76,048,920.00	113,133,622.00	158,171,937.11
INGRESO NETO DE INTERESES	272,338,916.00	75,417,555.00	158,716,848.00	244,626,914.00	334,895,260.56
OTROS INGRESOS	470,826,165.00	146,638,118.00	280,464,264.00	436,273,834.00	573,310,844.88
Comisiones	343,377,764.00	99,170,454.00	195,654,744.00	292,406,939.00	393,626,411.00
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	127,448,401.00	47,467,664.00	84,809,520.00	143,866,895.00	179,684,433.88
INGRESOS DE OPERACIONES	743,165,081.00	222,055,673.00	439,181,112.00	680,900,748.00	908,206,105.44
EGRESOS GENERALES	454,000,769.00	119,609,585.00	250,675,437.00	381,380,760.00	520,929,194.35
Gastos Administrativos	232,680,912.00	66,367,029.00	138,865,838.00	211,914,113.00	289,014,489.10
Gastos Generales	57,279,004.00	13,685,443.00	29,222,384.00	44,328,637.00	63,896,143.00
G. de Depreciación	26,162,043.00	7,441,131.00	15,927,397.00	24,399,374.00	32,718,713.00
Otros Gastos	137,878,810.00	32,115,982.00	66,659,818.00	100,738,636.00	135,299,849.25
UTILIDADES ANTES DE PROVISIONES	289,164,312.00	102,446,088.00	188,505,675.00	299,519,988.00	387,276,911.09
CUENTAS MALAS	105,500,633.00	47,592,236.00	74,590,490.00	107,887,006.00	142,679,882.00



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

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	183,663,679.00	54,853,852.00	113,915,185.00	191,632,982.00	244,597,029.09