



BAC 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	9,024,907.51	671,854.00	4,476,969.13	7,017,793.06	9,786,488.22
Préstamos	7,404,430.25	584,825.00	3,993,232.48	6,300,433.89	8,780,530.79
Depósitos	336,631.70	54,786.00	293,695.95	594,551.41	768,529.05
Inversiones	1,283,845.56	32,243.00	190,040.70	122,807.76	237,428.38
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	5,354,030.14	491,831.00	2,945,772.33	4,563,405.10	6,207,479.74
Intereses Pagados	5,336,917.01	490,598.00	2,938,225.86	4,548,576.51	6,187,662.99
Comisiones	17,113.13	1,233.00	7,546.47	14,828.59	19,816.75
INGRESO NETO DE INTERESES	3,670,877.37	180,023.00	1,531,196.80	2,454,387.96	3,579,008.48
OTROS INGRESOS	140,644.58	57,433.00	62,308.09	78,518.44	128,607.07
Comisiones	138,367.69	50,879.00	31,474.20	37,204.83	41,735.39
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	2,276.89	6,554.00	30,833.89	41,313.61	86,871.68
INGRESOS DE OPERACIONES	3,811,521.95	237,456.00	1,593,504.89	2,532,906.40	3,707,615.55
EGRESOS GENERALES	1,653,300.45	154,024.00	855,667.78	1,269,326.11	1,723,327.52
Gastos Administrativos	1,448,131.11	135,124.00	742,311.71	1,098,355.42	1,491,532.20
Gastos Generales	59,066.64	5,276.00	25,757.89	41,852.62	60,144.24
G. de Depreciación	841.06	126.00	732.16	1,043.60	1,355.07
Otros Gastos	145,261.64	13,498.00	86,866.02	128,074.47	170,296.01
UTILIDADES ANTES DE PROVISIONES	2,158,221.50	83,432.00	737,837.11	1,263,580.29	1,984,288.03
CUENTAS MALAS	141,778.50	47,050.00	405,495.00	900,273.00	1,507,040.81



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,016,443.00	36,382.00	332,342.11	363,307.29	477,247.22