



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	737,791,972.56	191,208,513.56	383,365,554.00	568,049,596.00	752,631,458.00
Préstamos	705,353,533.69	182,813,661.61	366,218,932.00	540,948,700.00	717,347,414.00
Depósitos	29,393,526.66	5,892,230.99	12,560,901.00	18,791,672.00	24,007,390.00
Inversiones	3,044,912.21	2,502,620.95	4,585,721.00	8,309,224.00	11,276,654.00
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	402,896,712.00	103,999,328.50	204,745,219.00	300,705,591.00	397,353,731.00
Intereses Pagados	244,724,774.89	70,464,703.69	139,247,665.00	202,395,857.00	260,791,780.00
Comisiones	158,171,937.11	33,534,624.80	65,497,554.00	98,309,734.00	136,561,951.00
INGRESO NETO DE INTERESES	334,895,260.56	87,209,185.06	178,620,335.00	267,344,005.00	355,277,727.00
OTROS INGRESOS	573,310,844.88	123,846,840.49	245,142,235.00	378,335,315.00	472,525,303.00
Comisiones	393,626,411.00	91,607,486.32	178,992,304.00	266,066,575.00	360,307,723.00
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	179,684,433.88	32,239,354.17	66,149,931.00	112,268,740.00	112,217,580.00
INGRESOS DE OPERACIONES	908,206,105.44	211,056,025.55	423,762,570.00	645,679,320.00	827,803,030.00
EGRESOS GENERALES	520,929,194.35	125,363,255.34	256,162,114.00	397,479,316.00	554,376,229.00
Gastos Administrativos	289,014,489.10	71,225,274.96	143,185,426.00	222,432,476.00	312,950,295.00
Gastos Generales	63,896,143.00	13,381,902.76	27,946,452.00	42,450,976.00	58,770,083.00
G. de Depreciación	32,718,713.00	8,017,393.27	16,490,075.00	25,051,896.00	34,846,178.00
Otros Gastos	135,299,849.25	32,738,684.36	68,540,161.00	107,543,968.00	147,809,673.00
UTILIDADES ANTES DE PROVISIONES	387,276,911.09	85,692,770.21	167,600,456.00	248,200,004.00	273,426,801.00
CUENTAS MALAS	142,679,882.00	42,980,417.16	81,671,506.00	122,501,632.00	123,927,826.00



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UTILIDAD DEL PERIODO	244,597,029.09	42,712,353.05	85,928,950.00	125,698,372.00	149,498,975.00