

**BAC Bank, Inc.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas)**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	11,637,919.86	2,839,240.78	5,589,358.36	8,503,713.87	11,671,828.36
PRESTAMOS	10,119,471.60	2,488,127.72	4,878,297.37	7,305,527.41	9,944,915.13
DEPOSITOS	792,049.03	310,019.04	672,289.80	1,161,846.63	1,689,469.73
INVERSIONES	726,399.23	41,094.02	38,771.19	36,339.83	37,443.50
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	5,398,613.25	1,324,733.54	2,712,637.79	4,557,774.18	6,542,377.01
INTERESES PAGADOS	5,373,779.92	1,321,375.21	2,706,815.31	4,547,935.33	6,525,250.63
COMISIONES	24,833.33	3,358.33	5,822.48	9,838.85	17,126.38
INGRESO NETO DE INTERESES	6,239,306.61	1,514,507.24	2,876,720.57	3,945,939.69	5,129,451.35
OTROS INGRESOS	361,613.12	63,154.94	126,797.90	193,900.94	252,690.24
COMISIONES	132,901.15	26,798.46	55,483.60	86,963.77	109,176.13
OPERACIONES 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	228,711.97	36,356.48	71,314.30	106,937.17	143,514.11
INGRESOS DE OPERACIONES	6,600,919.73	1,577,662.18	3,003,518.47	4,139,840.63	5,382,141.59
EGRESOS GENERALES	1,963,812.15	473,807.08	991,743.80	1,543,181.92	2,017,195.05
GASTOS ADMINISTRATIVOS	1,724,662.53	412,618.15	817,943.96	1,302,373.26	1,721,601.16
GASTOS GENERALES	63,430.95	30,235.07	45,473.00	75,508.82	102,205.20
GASTOS DE DEPRECIACION	368.33	185.01	370.17	555.33	740.49
OTROS GASTOS	175,350.34	30,768.85	127,956.67	164,744.51	192,648.20
UTILIDADES ANTES DE PROVISIONES	4,637,107.58	1,103,855.10	2,011,774.67	2,596,658.71	3,364,946.54
CUENTAS MALAS	825,066.86	(204,467.79)	70,875.50	392,324.47	247,103.16
UTILIDAD DEL PERIODO	3,812,040.72	1,308,322.89	1,940,899.17	2,204,334.24	3,117,843.38