



ESTADO DE RESULTADO
BAC International Bank Inc.
Enero - Diciembre de 2002

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	457.045	357.239	322.393	1.136.678	398.251	359.332	581.321	1.338.904	672.921	742.047	896.251	2.311.219	757.037	760.862	798.841,24	2.316.739,40	7.103.540,80
Préstamos	443.351	329.974	304.012	1.077.337	366.661	328.919	341.505	1.037.085	339.523	371.918	467.537	1.178.978	308.043	375.287	337.341,56	1.020.671,44	4.314.070,48
Depósitos	2.973	2.207	4.688	9.869	9.109	7.147	1.718	17.974	1.308	1.205	1.193	3.706	1.285	1.444	7.121,66	9.850,27	41.398,55
Inversiones	2.219	2.071	2.293	6.584	74	0	197.298	197.372	319.340	348.512	409.413	1.077.265	413.200	338.824	412.907,84	1.164.931,31	2.446.151,39
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	8.502	22.986	11.400	42.889	22.407	23.266	40.800	86.474	12.750	20.412	18.109	51.271	34.509	45.307	41.470,18	121.286,38	301.920,38
Egresos de Operaciones	276.251	242.063	249.131	767.445	252.488	296.629	340.921	890.038	376.449	385.123	439.202	1.200.774	454.986	447.433	478.915,65	1.381.335,43	4.239.592,39
Intereses Pagados	262.153	223.898	227.660	713.711	235.545	276.200	329.468	841.214	368.445	378.571	435.518	1.182.534	452.424	444.118	476.130,72	1.372.673,29	4.110.131,90
Comisiones	14.098	18.164	21.471	53.734	16.944	20.429	11.452	48.824	8.003	6.552	3.685	18.240	2.562	3.315	2.784,93	8.662,14	129.460,49
Ingreso Neto de Intereses	180.794	115.177	73.262	369.233	145.762	62.703	240.401	448.866	296.472	356.924	457.049	1.110.445	302.050	313.428	319.925,59	935.403,97	2.863.948,41
Otros Ingresos	4.747.220	4.737.279	849.100	10.333.598	3.660.393	3.452.985	5.317.398	12.430.775	3.398.585	-440.201	3.506.119	6.464.503	5.491.553	4.932.962	6.541.232,97	16.965.748,16	46.194.625,20
Comisiones	35.985	49.339	1.041.998	1.127.322	42.948	48.963	32.887	124.798	108.167	123.515	56.761	288.444	24.495	23.466	1.066.401,62	1.114.362,95	2.654.926,08
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Dividendos	4.710.815	4.687.760	-192.868	9.205.707	3.617.375	3.403.971	5.284.211	12.305.558	3.290.317	-563.716	3.448.938	6.175.539	5.467.032	4.909.462	5.474.731,35	15.851.225,21	43.538.029,12
Otros Ingresos	420	180	-30	570	70	50	300	420	100	0	420	520	25	35	100,00	160,00	1.670,00
Ingresos de Operaciones	4.928.014	4.852.456	922.362	10.702.831	3.806.156	3.515.688	5.557.798	12.879.642	3.695.057	-83.277	3.963.168	7.574.948	5.793.603	5.246.391	6.861.158,56	17.901.152,13	49.058.573,61
Egresos Generales	393.688	408.253	404.749	1.206.689	430.151	383.070	430.105	1.243.325	370.408	333.408	321.231	1.025.047	312.161	305.536	472.322,18	1.090.020,11	4.565.081,41
Gastos Administrativos	237.902	261.851	265.991	765.744	273.401	226.516	305.496	805.413	238.774	215.337	212.394	666.506	202.243	204.354	341.012,56	747.609,25	2.985.271,72
Gastos Generales	66.051	58.003	62.890	186.944	76.775	64.424	46.600	187.799	48.909	43.598	43.303	135.809	33.591	37.361	55.642,35	126.593,99	637.146,43
Gastos de Depreciación	59.244	61.101	58.386	178.731	57.197	58.135	56.723	172.055	52.924	51.299	46.831	151.053	47.779	46.239	45.835,53	139.853,01	641.692,32
Otros Gastos	30.491	27.298	17.482	75.271	22.778	33.994	21.286	78.058	29.801	23.175	18.703	71.679	28.549	17.583	29.831,74	75.963,86	300.970,94
Utilidad antes de Provisiones	4.534.326	4.444.203	517.613	9.496.142	3.376.005	3.132.618	5.127.694	11.636.317	3.324.650	-416.685	3.641.937	6.549.901	5.481.442	4.940.854	6.388.836,38	16.811.132,02	44.493.492,20
Provisiones por Cuentas Malas	300.000	512.229	2.537.328	3.349.557	834.278	861.849	845.483	2.541.610	0	0	0	0	0	0	0,00	0,00	5.891.166,76
Utilidad del Periodo	4.234.326	3.931.974	-2.019.715	6.146.585	2.541.727	2.270.769	4.282.211	9.094.707	3.324.650	-416.685	3.641.937	6.549.901	5.481.442	4.940.854	6.388.836,38	16.811.132,02	38.602.325,44