



ESTADO DE RESULTADO
BAC International Bank Inc.
ENERO - DICIEMBRE 2003
(En Balboas)

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	825,155.92	918,237.49	913,830.35	2,657,223.76	847,214.33	584,840.12	853,455.18	2,285,509.63	666,465.52	781,864.42	925,887.94	2,374,217.88	1,035,065.98	1,013,672.87	1,155,744.60	3,204,483.45	10,521,434.72
Préstamos	331,905.69	343,066.32	349,953.91	1,024,925.92	338,374.15	332,312.30	547,936.73	1,218,623.18	434,164.37	528,451.98	582,212.99	1,544,829.34	521,647.82	517,791.62	699,851.82	1,739,291.26	5,527,669.70
Depósitos	9,888.32	13,428.32	18,671.62	41,988.26	5,936.43	13,258.59	33,711.84	52,906.86	16,774.13	26,948.54	31,377.29	75,099.96	63,023.38	34,964.96	24,267.69	122,256.03	292,251.11
Inversiones	446,562.76	517,799.11	490,977.15	1,455,339.02	452,946.29	172,915.13	212,456.18	838,317.60	180,933.45	201,124.11	298,275.20	680,332.76	432,854.70	438,514.34	419,732.95	1,291,101.99	4,265,091.37
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	36,799.15	43,943.74	54,227.67	134,970.56	49,957.46	66,354.10	59,350.43	175,661.99	34,593.57	25,339.79	14,022.46	73,955.82	17,540.08	22,401.95	11,892.14	51,834.17	436,422.54
Egresos de Operaciones	511,271.49	503,613.42	569,479.53	1,584,364.44	538,528.86	530,802.12	507,542.99	1,576,873.97	457,171.52	456,407.90	450,194.62	1,363,774.04	485,677.79	475,498.75	485,398.45	1,446,574.99	5,971,587.44
Intereses Pagados	507,472.19	500,077.48	564,120.41	1,571,670.08	533,833.41	526,399.04	500,236.56	1,560,469.01	450,578.79	451,316.13	442,400.74	1,344,295.66	476,494.00	464,737.64	479,604.33	1,420,835.97	5,897,270.72
Comisiones	3,799.30	3,535.94	5,359.12	12,694.36	4,695.45	4,403.08	7,306.43	16,404.96	6,592.73	5,091.77	7,793.88	19,478.38	9,183.79	10,761.11	5,794.12	25,739.02	74,316.72
Ingreso Neto de Intereses	313,884.43	414,624.07	344,350.82	1,072,859.32	308,685.47	54,038.00	345,912.19	708,635.66	209,294.00	325,456.52	475,693.32	1,010,443.84	549,388.19	538,174.12	670,346.15	1,757,908.46	4,549,847.28
Otros Ingresos	5,148,753.51	6,591,416.75	5,563,929.17	17,304,099.43	4,902,605.65	5,341,055.25	6,120,418.53	16,364,079.43	5,288,319.82	5,865,762.13	5,617,006.40	16,771,088.35	4,754,437.00	5,645,641.63	8,226,262.15	18,626,340.78	69,065,607.99
Comisiones	27,235.03	41,631.01	30,989.65	99,855.69	41,706.69	402,521.98	670,534.71	1,114,763.38	69,912.64	110,141.08	243,581.24	423,634.96	111,789.15	142,752.45	152,538.78	407,080.38	2,045,334.41
Operaciones con Divisas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividendos	5,119,091.99	6,549,685.74	5,532,939.52	17,201,717.25	4,860,898.96	4,938,234.77	5,333,722.73	15,132,856.46	5,218,227.18	5,755,531.05	5,372,995.16	16,346,753.39	4,642,497.85	5,502,899.18	8,073,343.37	18,218,740.40	66,900,067.50
Otros Ingresos	2,426.49	100.00	0.00	2,526.49	0.00	298.50	116,161.09	116,459.59	180.00	90.00	430.00	700.00	150.00	-10.00	380.00	520.00	120,206.08
Ingresos de Operaciones	5,462,637.94	7,006,040.82	5,908,279.99	18,376,958.75	5,211,291.12	5,395,093.25	6,466,330.72	17,072,715.09	5,497,613.82	6,191,218.65	6,092,699.72	17,781,532.19	5,303,825.19	6,183,815.75	8,896,608.30	20,384,249.24	73,615,455.27
Egresos Generales	348,434.38	378,258.41	353,861.78	1,080,554.57	467,201.26	464,508.53	833,578.91	1,765,288.70	388,827.67	393,259.24	458,517.86	1,240,604.77	535,557.68	915,262.95	806,526.68	2,257,347.31	6,343,795.35
Gastos Administrativos	234,597.72	267,523.49	242,331.16	744,452.37	273,460.84	237,462.48	272,995.90	783,919.22	254,469.35	254,921.27	251,921.94	761,312.56	282,522.40	284,149.07	390,502.17	957,173.64	3,246,857.79
Gastos Generales	37,607.81	38,859.85	42,373.33	118,840.99	61,559.33	60,257.60	60,568.16	182,385.09	52,341.12	55,633.08	88,201.28	196,175.48	129,476.25	82,209.99	241,430.58	453,116.82	950,518.38
Gastos de Depreciación	47,317.37	49,241.66	44,356.30	140,915.33	44,674.38	45,008.76	45,470.69	135,153.83	45,312.85	46,094.06	40,376.19	131,783.10	49,841.46	50,837.65	59,659.20	160,338.31	568,190.57
Otros Gastos	28,911.48	22,633.41	24,800.99	76,345.88	87,506.71	121,779.69	454,544.16	663,830.56	36,704.35	36,610.83	78,018.45	151,333.63	73,717.57	498,066.24	114,934.73	686,718.54	1,578,228.61
Utilidad antes de Provisiones	5,114,203.56	6,627,782.41	5,554,418.21	17,296,404.18	4,744,089.86	4,930,584.72	5,632,751.81	15,307,426.39	5,108,786.15	5,797,959.41	5,634,181.86	16,540,927.42	4,768,267.51	5,268,552.80	8,090,081.62	18,126,901.93	67,271,659.92
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	80,906.09	80,906.09	0.00	0.00	200,000.00	200,000.00	-300,000.00	0.00	250,000.00	-50,000.00	230,906.09
Utilidad del Periodo	5,114,203.56	6,627,782.41	5,554,418.21	17,296,404.18	4,744,089.86	4,930,584.72	5,551,845.72	15,226,520.30	5,108,786.15	5,797,959.41	5,434,181.86	16,340,927.42	5,068,267.51	5,268,552.80	7,840,081.62	18,176,901.93	67,040,753.83