

BAC INTERNATIONAL BANK INC.
ESTADO DE RESULTADO
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	2021	2022												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	384,324.23	30,192.14	29,752.52	33,410.61	33,285.04	32,713.87	31,944.45	34,411.85	33,524.35	34,556.48	36,479.92	39,121.54	37,725.72	407,118.49
Préstamos	314,713.08	24,523.25	23,995.29	27,446.02	27,242.44	26,624.63	25,776.77	28,158.07	27,288.78	27,901.82	29,272.04	32,209.89	30,813.20	331,252.20
Depósitos	37,254.08	2,987.88	2,953.19	2,987.19	2,951.73	2,937.64	2,925.93	2,949.35	2,972.13	3,396.52	3,950.46	3,712.33	3,670.08	38,394.45
Inversiones	32,357.07	2,681.00	2,804.04	2,977.39	3,090.87	3,151.60	3,241.75	3,304.43	3,263.44	3,258.13	3,257.41	3,199.33	3,242.44	37,471.84
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
Otros Ingresos	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
Egresos de Operaciones	254,533.90	20,742.02	19,359.96	20,506.63	19,907.78	13,580.51	18,742.88	19,321.83	19,676.84	19,482.73	20,524.72	21,108.54	22,351.23	235,305.65
Intereses Pagados	231,049.84	18,636.41	17,130.62	18,339.18	17,683.64	18,221.42	17,930.96	18,555.92	18,778.35	18,635.32	19,689.84	20,161.78	21,427.20	225,190.63
Comisiones	23,484.07	2,105.61	2,229.34	2,167.45	2,224.14	(4,640.91)	811.92	765.91	898.49	847.41	834.88	946.75	924.03	10,115.02
Ingreso Neto de Intereses	129,790.33	9,450.12	10,392.56	12,903.97	13,377.26	19,133.36	13,201.57	15,090.02	13,847.51	15,073.75	15,955.20	18,013.01	15,374.49	171,812.84
Otros Ingresos	541,290.79	55,492.67	49,078.67	66,751.44	59,176.99	57,895.26	67,198.75	40,115.47	31,193.99	23,484.52	34,422.66	53,564.32	67,452.82	605,827.58
Comisiones	51,058.91	4,572.14	4,471.28	4,499.49	4,842.06	(2,257.61)	3,766.46	3,595.05	3,264.08	3,573.66	3,676.34	3,852.21	4,038.86	41,894.01
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
Dividendos	455,450.56	49,102.84	43,076.36	60,489.52	51,656.74	58,277.94	51,171.69	32,279.24	26,528.45	18,392.58	29,663.65	49,497.25	61,159.36	531,295.63
Otros Ingresos	34,781.31	1,817.69	1,531.03	1,762.43	2,678.18	1,874.94	12,260.60	4,241.18	1,401.47	1,518.29	1,082.67	214.86	2,254.60	32,637.94
Ingresos de Operaciones	671,081.12	64,942.79	59,471.24	79,655.42	72,554.25	77,028.62	80,400.33	55,205.50	45,041.50	38,558.27	50,377.87	71,577.33	82,827.32	777,640.42
Egresos Generales	142,113.35	12,806.25	13,304.04	14,318.47	16,272.00	14,132.64	12,371.44	14,273.66	14,972.79	16,396.51	16,962.51	16,988.82	20,729.25	183,528.38
Gastos Administrativos	77,364.89	6,893.03	7,248.51	7,059.60	7,405.79	6,911.42	7,054.38	7,294.97	7,118.61	7,143.56	7,608.12	7,711.81	8,434.47	87,884.27
Gastos Generales	50,829.29	4,808.49	4,934.59	6,124.88	7,780.17	6,146.08	4,278.00	5,941.18	6,823.54	8,238.91	8,333.36	8,229.54	11,284.40	82,923.14
Gastos de Depreciación	13,919.20	1,104.73	1,120.94	1,134.00	1,086.05	1,075.15	1,039.06	1,037.49	1,030.62	1,014.02	1,021.02	1,047.44	1,010.39	12,720.92
Otros Gastos	(0.03)	0.00	0.00	(0.02)	0.00	(0.02)	0.00	0.02	0.02	0.02	0.01	0.02	0.00	0.05
Utilidad antes de Provisiones	528,967.78	52,136.54	46,167.20	65,336.95	56,282.24	62,895.99	68,028.89	40,931.83	30,068.71	22,161.75	33,415.36	54,588.51	62,098.06	594,112.04
Provisiones por Cuentas Malas	81,427.72	8,449.80	9,477.45	5,663.70	7,662.82	5,475.09	12,510.74	11,542.60	13,756.64	13,853.73	14,056.83	17,727.35	10,008.23	130,184.98
Utilidad del Periodo	447,540.06	43,686.74	36,689.75	59,673.25	48,619.42	57,420.90	55,518.15	29,389.23	16,312.08	8,308.02	19,358.53	36,861.16	52,089.84	463,927.06