

BAC INTERNATIONAL BANK INC.
ESTADO DE RESULTADO
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	2022	2023												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	407,118.49	36,976.12	35,152.81	38,478.32	38,232.98	39,830.18	37,665.26	39,956.63	39,891.85	38,879.16	41,221.63	40,672.75	43,023.83	469,981.52
Préstamos	331,252.20	29,802.27	27,717.20	31,365.25	29,793.75	31,746.39	30,026.47	32,305.21	32,398.18	31,594.51	33,309.72	32,786.52	35,007.87	377,853.34
Depósitos	38,394.45	3,833.50	3,906.23	3,798.87	5,022.91	4,314.21	3,773.51	3,566.82	3,429.64	3,431.21	3,905.89	3,813.64	3,929.29	46,725.73
Inversiones	37,471.84	3,340.35	3,529.38	3,314.19	3,416.32	3,769.59	3,865.27	4,084.59	4,064.04	3,853.44	4,006.01	4,072.60	4,086.67	45,402.45
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	235,305.65	22,237.64	20,750.18	22,843.38	22,196.63	24,785.32	24,694.51	25,412.84	26,332.90	25,821.58	27,048.45	26,727.56	28,383.49	297,234.48
Intereses Pagados	225,190.63	21,347.64	19,865.91	21,885.07	21,294.90	23,813.65	23,583.19	24,508.77	25,304.00	24,714.92	25,993.29	25,674.12	27,280.45	285,265.90
Comisiones	10,115.02	890.00	884.27	958.32	901.73	971.67	1,111.31	904.07	1,028.90	1,106.66	1,055.17	1,053.44	1,103.04	11,968.58
Ingreso Neto de Intereses	171,812.84	14,738.48	14,402.64	15,634.93	16,036.35	15,044.86	12,970.75	14,543.78	13,558.95	13,057.58	14,173.17	13,945.19	14,640.35	172,747.04
Otros Ingresos	605,827.58	5,310.34	74,177.27	42,496.35	70,834.75	76,567.37	90,158.01	67,075.34	50,698.87	50,554.99	42,138.75	59,386.72	68,875.08	698,273.84
Comisiones	41,894.01	3,474.30	3,064.47	3,973.62	4,007.99	3,422.36	2,492.56	3,902.08	3,410.35	3,099.00	3,115.54	3,172.38	4,857.32	41,991.98
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	531,295.63	(76.67)	69,443.39	37,353.95	62,394.40	70,923.67	70,118.26	55,866.54	45,209.04	45,648.25	37,480.23	54,132.11	60,606.66	609,099.84
Otros Ingresos	32,637.94	1,912.71	1,669.40	1,168.78	4,432.36	2,221.34	17,547.19	7,306.73	2,079.48	1,807.74	1,542.98	2,082.22	3,411.09	47,182.02
Ingresos de Operaciones	777,640.42	20,048.82	88,579.91	58,131.28	86,871.09	91,612.23	103,128.76	81,619.13	64,257.82	63,612.57	56,311.93	73,331.91	83,515.42	871,020.87
Egresos Generales	183,528.38	14,328.48	14,153.15	18,162.69	17,625.12	15,800.15	17,428.52	12,718.84	15,785.36	14,662.37	17,674.64	15,904.73	14,436.62	188,680.66
Gastos Administrativos	87,884.27	7,571.26	7,604.63	7,891.74	8,097.36	7,874.18	8,564.15	8,591.30	8,493.28	7,969.67	9,393.12	9,085.52	7,791.19	98,927.40
Gastos Generales	82,923.14	5,734.47	5,567.84	9,259.95	8,524.80	6,858.81	7,855.16	3,119.14	6,198.27	5,579.08	7,173.81	5,689.37	5,499.56	77,060.27
Gastos de Depreciación	12,720.92	1,022.69	980.69	1,011.00	1,002.96	1,067.16	1,009.22	1,008.40	1,093.81	1,113.62	1,107.71	1,129.83	1,145.87	12,692.95
Otros Gastos	0.05	0.06	(0.01)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05
Utilidad antes de Provisiones	594,112.04	5,720.34	74,426.76	39,968.60	69,245.98	75,812.08	85,700.24	68,900.29	48,472.46	48,950.20	38,637.28	57,427.19	69,078.80	682,340.21
Provisiones por Cuentas Malas	130,184.98	6,520.10	9,174.39	4,893.20	5,845.32	7,742.83	6,670.89	9,578.45	7,578.65	6,903.01	5,385.72	8,305.21	9,862.15	88,459.92
Utilidad del Periodo	463,927.06	(799.76)	65,252.37	35,075.40	63,400.66	68,069.25	79,029.35	59,321.84	40,893.81	42,047.19	33,251.56	49,121.98	59,216.65	593,880.29