

**BAC INTERNATIONAL BANK INC.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	2023	2024												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	469,981.52	43,317.80	41,264.63	44,974.56	44,278.64	47,096.08	46,275.13	46,723.24	48,050.90	47,529.35	49,995.10	47,937.68	50,126.83	557,569.95
Préstamos	377,853.34	35,533.11	33,568.92	37,312.27	36,247.05	38,514.83	38,129.79	38,412.76	39,495.21	39,208.19	41,369.18	39,577.16	41,566.94	458,935.41
Depósitos	46,725.73	3,507.77	3,593.23	3,550.82	3,848.68	3,714.51	3,314.93	3,360.76	3,535.07	3,297.44	3,114.44	2,873.23	3,081.65	40,792.53
Inversiones	45,402.45	4,276.92	4,102.48	4,111.47	4,182.91	4,866.74	4,830.41	4,949.72	5,020.62	5,023.71	5,511.48	5,487.30	5,478.24	57,842.01
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	297,234.48	27,874.47	26,730.47	28,772.38	28,580.81	29,668.02	29,069.21	30,381.88	30,396.11	30,256.28	31,005.63	29,985.88	30,857.53	353,578.67
Intereses Pagados	285,265.90	27,799.92	26,653.66	28,709.06	28,490.11	29,604.14	28,998.89	30,259.89	30,315.24	30,165.59	30,883.13	29,868.08	30,801.79	352,549.51
Comisiones	11,968.58	74.55	76.81	63.32	90.70	63.88	70.33	121.99	80.87	90.69	122.50	117.80	55.74	1,029.17
Ingreso Neto de Intereses	172,747.04	15,443.33	14,534.16	16,202.17	15,697.83	17,428.07	17,205.91	16,341.36	17,654.79	17,273.07	18,989.47	17,951.80	19,269.30	203,991.27
Otros Ingresos	698,273.84	61,875.08	60,084.65	51,537.43	71,656.06	100,352.35	84,249.44	61,601.83	54,456.49	57,506.07	51,065.72	57,184.93	83,994.72	795,564.78
Comisiones	41,991.98	3,456.66	2,900.53	3,602.64	3,325.30	3,780.47	3,559.15	3,267.19	3,520.17	3,675.47	3,905.36	3,755.62	5,058.93	43,807.48
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	609,099.84	56,476.28	55,065.86	45,176.42	63,361.65	94,335.07	59,115.94	56,051.09	46,975.64	51,579.65	45,143.44	48,207.32	75,816.35	697,304.72
Otros Ingresos	47,182.02	1,942.13	2,118.27	2,758.37	4,969.11	2,236.81	21,574.36	2,283.55	3,960.68	2,250.95	2,016.92	5,221.99	3,119.43	54,452.58
Ingresos de Operaciones	871,020.87	77,318.41	74,618.81	67,739.61	87,353.89	117,780.42	101,455.36	77,943.19	72,111.28	74,779.14	70,055.19	75,136.73	103,264.02	999,556.05
Egresos Generales	188,680.66	17,052.29	18,452.09	18,840.21	17,495.82	16,016.85	18,464.88	18,357.28	17,879.53	18,232.62	18,943.28	20,006.33	23,939.94	223,681.11
Gastos Administrativos	98,927.40	8,034.13	8,503.89	8,131.93	8,366.27	8,689.23	8,447.60	9,569.79	8,205.96	8,862.56	9,419.99	9,310.38	9,313.51	104,855.27
Gastos Generales	77,060.27	7,936.19	8,858.14	9,624.59	8,053.94	6,518.21	8,998.04	7,775.77	8,666.79	8,335.39	8,524.33	9,691.62	13,639.87	106,622.91
Gastos de Depreciación	12,692.95	1,081.97	1,090.06	1,083.69	1,075.60	809.40	1,019.23	1,011.71	1,006.77	1,034.66	998.96	1,004.33	986.55	12,202.94
Otros Gastos	0.05	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
Utilidad antes de Provisiones	682,340.21	60,266.11	56,166.72	48,899.40	69,858.07	101,763.57	82,990.48	59,585.92	54,231.76	56,546.52	51,111.91	55,130.40	79,324.08	775,874.93
Provisiones por Cuentas Malas	88,459.92	4,543.27	2,144.20	5,073.22	3,968.28	10,988.60	4,155.20	6,969.87	7,498.07	6,738.61	7,654.63	5,116.44	6,103.51	70,953.91
Utilidad del Periodo	593,880.29	55,722.84	54,022.52	43,826.17	65,889.79	90,774.97	78,835.28	52,616.04	46,733.69	49,807.91	43,457.28	50,013.96	73,220.57	704,921.03