



ESTADO DE RESULTADO
BANESCO INTERNACIONAL (PANAMÁ), S.A.
ENERO - DICIEMBRE 2002
(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	1,301,211.60	1,069,136.59	985,817.23	3,356,165.42	1,076,468.71	1,069,202.40	1,494,184.63	3,639,855.74	1,157,103.74	1,162,946.80	1,145,765.31	3,465,815.85	1,195,195.24	1,260,506.47	913,561.27	3,369,262.98	13,831,099.99
Préstamos	1,045,784.49	877,894.17	790,213.54	2,713,892.20	800,270.69	730,860.43	1,174,401.13	2,705,532.25	879,917.15	882,920.13	890,280.67	2,653,117.95	935,509.15	986,565.85	161,314.22	2,083,389.22	10,155,931.62
Depósitos	230,984.77	167,624.71	171,985.98	570,595.46	252,354.95	314,570.41	296,575.25	863,500.61	253,901.49	256,765.48	232,291.46	742,958.43	236,561.47	250,759.21	617,769.10	1,105,089.78	3,282,144.28
Inversiones	24,442.34	23,617.71	23,617.71	71,677.76	23,843.07	23,771.56	23,208.25	70,822.88	23,285.10	23,261.19	23,193.18	69,739.47	23,124.62	23,181.41	134,477.95	180,783.98	393,024.09
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	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
Egresos de Operaciones	711,965.08	521,821.38	884,058.10	2,117,844.56	348,347.20	639,688.73	643,832.67	1,631,868.60	638,685.82	657,644.80	609,905.04	1,906,235.66	723,832.31	733,462.33	1,353,223.13	2,810,517.77	8,466,466.59
Intereses Pagados	707,119.22	521,819.38	875,580.63	2,104,519.23	339,877.02	633,753.22	637,736.99	1,611,367.23	631,761.43	651,016.06	604,924.05	1,887,701.54	710,494.60	725,016.33	1,347,164.79	2,782,675.72	8,386,263.72
Comisiones	4,845.86	2.00	8,477.47	13,325.33	8,470.18	5,935.51	6,095.68	20,501.37	6,924.39	6,628.74	4,980.99	18,534.12	13,337.71	8,446.00	6,058.34	27,842.05	80,202.87
Ingreso Neto de Intereses	589,246.52	547,315.21	101,759.13	1,238,320.86	728,121.51	429,513.67	850,351.96	2,007,987.14	518,417.92	505,302.00	535,860.27	1,559,580.19	471,362.93	527,044.14	-439,661.86	558,745.21	5,364,633.40
Otros Ingresos	380,048.27	7,072,686.93	21,587.15	7,474,322.35	86,414.37	928,733.52	6,346,482.72	7,361,630.61	1,101,419.88	624,942.15	1,098,971.15	2,825,333.18	1,186,105.68	810,769.72	509,185.39	2,506,060.79	20,167,346.93
Comisiones	753.28	777.87	564.73	2,095.88	1,400.75	1,018.67	0.00	2,419.42	632.06	509.13	2,744.14	3,885.33	11,577.68	5,107.99	795.70	17,481.37	25,882.00
Operaciones con Divisas	379,294.99	6,932,409.06	0.00	7,311,704.05	85,013.62	927,714.85	6,346,482.72	7,359,211.19	1,100,787.82	624,433.02	1,096,227.01	2,821,447.85	1,174,528.00	805,661.73	508,389.69	2,488,579.42	19,980,942.51
Dividendos	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	0.00	139,500.00	21,022.42	160,522.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,522.42
Ingresos de Operaciones	969,294.79	7,620,002.14	123,346.28	8,712,643.21	814,535.88	1,358,247.19	7,196,834.68	9,369,617.75	1,619,837.80	1,130,244.15	1,634,831.42	4,384,913.37	1,657,468.61	1,337,813.86	69,523.53	3,064,806.00	25,531,980.33
Egresos Generales	450,610.28	8,197,558.79	274,307.55	8,922,476.62	951,418.07	1,030,928.98	5,709,918.49	7,692,265.54	1,075,721.01	1,150,492.99	154,167.03	2,380,381.03	924,050.50	55,013.68	1,260,004.92	2,239,069.10	21,234,192.29
Gastos Administrativos	27,448.57	40,324.73	46,675.16	114,448.46	76,729.92	36,641.19	47,068.06	160,439.17	59,306.62	38,694.38	41,978.43	139,979.43	35,012.42	38,248.23	88,165.72	161,426.37	576,293.43
Gastos Generales	7,848.65	9,985.54	9,717.74	27,551.93	9,699.72	10,172.62	6,873.95	26,746.29	9,931.79	7,316.68	8,480.65	25,729.12	6,004.95	12,537.51	8,179.33	26,721.79	106,749.13
Gastos de Depreciación	1,413.97	3,748.76	2,528.28	7,691.01	2,544.59	2,487.22	2,655.88	7,687.69	94,869.62	2,519.53	2,892.04	100,281.19	2,548.80	2,398.25	2,568.07	7,515.12	123,175.01
Otros Gastos	413,899.09	8,143,499.76	215,386.37	8,772,785.22	862,443.84	981,627.95	5,653,320.60	7,497,392.39	911,612.98	1,101,962.40	100,815.91	2,114,391.29	880,484.33	1,829.69	1,161,091.80	2,043,405.82	20,427,974.72
Utilidad antes de Provisiones	518,684.51	-577,556.65	-150,961.27	-209,833.41	-136,882.19	327,318.21	1,486,916.19	1,677,352.21	544,116.79	-20,248.84	1,480,664.39	2,004,532.34	733,418.11	1,282,800.18	-1,190,481.39	825,736.90	4,297,788.04
Provisiones por Cuentas Malas	22,250.00	22,250.00	11,219.63	55,719.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,991.56	0.00	3,740,881.61	3,742,873.17	3,798,592.80
Utilidad del Periodo	496,434.51	-599,806.65	-162,180.90	-265,553.04	-136,882.19	327,318.21	1,486,916.19	1,677,352.21	544,116.79	-20,248.84	1,480,664.39	2,004,532.34	731,426.55	1,282,800.18	-4,931,363.00	-2,917,136.27	499,195.24