



**ESTADO DE RESULTADO**  
**BCT Bank International, S. A.**  
**ENERO - DICIEMBRE 2004**  
**(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	1,723,878.33	1,619,815.26	1,793,886.06	5,137,579.65	1,882,174.36	1,907,331.67	1,902,084.05	5,691,590.08	1,900,879.89	1,909,129.82	1,895,440.57	5,705,450.28	1,966,288.94	2,067,051.83	1,996,537.14	6,029,877.91	22,564,497.92
Préstamos	1,694,641.09	1,598,672.30	1,764,344.46	5,057,657.85	1,871,316.82	1,891,214.53	1,780,437.43	5,542,968.78	1,867,594.35	1,876,760.69	1,844,000.90	5,588,355.94	1,948,831.22	1,930,567.46	1,947,326.25	5,826,724.93	22,015,707.50
Depósitos	7,494.87	9,556.56	5,993.81	23,045.24	8,923.62	8,097.57	19,313.49	36,334.68	22,922.37	22,844.44	36,245.59	82,012.40	13,766.66	25,940.87	38,507.04	78,214.57	219,606.89
Inversiones	20,849.39	11,481.28	2,505.83	34,836.50	1,933.92	5,083.23	10,001.02	17,018.17	10,196.54	9,524.69	7,171.74	26,892.97	3,691.06	2,889.47	9,053.18	15,633.71	94,381.35
Otros Ingresos	892.98	105.12	21,041.96	22,040.06	0.00	2,936.34	92,332.11	95,268.45	166.63	0.00	8,022.34	8,188.97	0.00	107,654.03	1,650.67	109,304.70	234,802.18
Egresos de Operaciones	1,443,135.41	1,348,349.55	1,450,080.76	4,241,565.72	1,577,681.30	1,614,133.43	1,539,953.58	4,731,768.31	1,628,507.57	1,625,413.68	1,571,440.90	4,825,362.15	1,635,617.14	1,608,392.00	1,609,355.86	4,853,365.00	18,652,061.18
Intereses Pagados	1,403,154.50	1,311,993.65	1,412,089.56	4,127,237.71	1,538,028.19	1,576,036.30	1,499,831.31	4,613,895.80	1,581,996.27	1,585,771.82	1,526,839.00	4,694,607.09	1,593,705.11	1,560,782.38	1,561,501.32	4,715,988.81	18,151,729.41
Comisiones	39,980.91	36,355.90	37,991.20	114,328.01	39,653.11	38,097.13	40,122.27	117,872.51	46,511.30	39,641.86	44,601.90	130,755.06	41,912.03	47,609.62	47,854.54	137,376.19	500,331.77
Ingreso Neto de Intereses	280,742.92	271,465.71	343,805.30	896,013.93	304,493.06	293,198.24	362,130.47	959,821.77	272,372.32	283,716.14	323,999.67	880,088.13	330,671.80	458,659.83	387,181.28	1,176,512.91	3,912,436.74
Otros Ingresos	74,104.29	79,021.16	303,931.65	457,057.10	162,924.72	127,215.00	114,683.97	404,823.69	140,282.36	663,510.59	1,041,868.60	1,845,661.55	790,722.35	810,816.42	936,291.29	2,537,830.06	5,245,372.40
Comisiones	60,307.39	52,540.26	298,083.96	410,931.61	74,751.75	97,659.15	94,252.70	266,663.60	91,284.30	634,348.25	1,010,889.35	1,736,521.90	606,878.43	701,624.01	846,229.67	2,154,732.11	4,568,849.22
Operaciones con Divisas	20,971.80	25,380.91	19,416.59	65,769.30	16,880.70	16,145.88	18,823.05	51,849.63	17,703.28	15,711.20	15,432.79	48,847.27	17,241.04	21,220.67	15,595.11	54,056.82	220,523.02
Otros Ingresos	-7,174.90	1,099.99	-13,568.90	-19,643.81	71,292.27	13,409.97	1,608.22	86,310.46	31,294.78	13,451.14	15,546.46	60,292.38	166,602.88	87,971.74	74,466.51	329,041.13	456,000.16
Ingresos de Operaciones	354,847.21	350,486.87	647,736.95	1,353,071.03	467,417.78	420,413.24	476,814.44	1,364,645.46	412,654.68	947,226.73	1,365,868.27	2,725,749.68	1,121,394.15	1,269,476.25	1,323,472.57	3,714,342.97	9,157,809.14
Egresos Generales	98,206.98	98,742.15	130,053.93	327,003.06	182,118.68	141,086.75	138,727.10	461,932.53	150,384.29	138,614.79	140,481.10	429,480.18	146,627.33	213,932.35	283,654.88	644,214.56	1,862,630.33
Gastos Administrativos	94,990.23	86,195.42	126,952.06	308,137.71	107,076.10	115,334.30	123,764.06	346,174.46	114,963.12	114,479.86	114,439.34	343,882.32	113,940.81	113,579.49	197,298.87	424,819.17	1,423,013.66
Gastos Generales	2,219.84	2,708.63	7,214.54	12,143.01	2,428.36	3,697.27	5,110.65	11,236.28	2,611.71	2,231.72	3,362.69	8,206.12	2,067.56	2,713.08	2,663.90	7,444.54	39,029.95
Gastos de Depreciación	4,658.66	4,358.16	5,687.17	14,703.99	3,481.20	4,659.92	4,509.93	12,651.05	4,660.88	3,958.12	3,446.19	12,065.19	3,560.61	3,452.60	3,528.16	10,541.37	49,961.60
Otros Gastos	-3,661.75	5,479.94	-9,799.84	-7,981.65	69,133.02	17,395.26	5,342.46	91,870.74	28,148.58	17,945.09	19,232.88	65,326.55	27,058.35	94,187.18	80,163.95	201,409.48	350,625.12
Utilidad antes de Provisiones	256,640.23	251,744.72	517,683.02	1,026,067.97	285,299.10	279,326.49	338,087.34	902,712.93	262,270.39	808,611.94	1,225,387.17	2,296,269.50	974,766.82	1,055,543.90	1,039,817.69	3,070,128.41	7,295,178.81
Provisiones por Cuentas Malas	10.18	0.00	0.00	10.18	3,380.00	11,842.49	3,380.00	18,602.49	3,380.00	703,423.84	700,435.22	1,407,239.06	765,000.00	0.00	125,000.00	890,000.00	2,315,851.73
Utilidad del Periodo	256,630.05	251,744.72	517,683.02	1,026,057.79	281,919.10	267,484.00	334,707.34	884,110.44	258,890.39	105,188.10	524,951.95	889,030.44	209,766.82	1,055,543.90	914,817.69	2,180,128.41	4,979,327.08