



**ESTADO DE RESULTADO**  
**Baneco Internacional (Panamá), 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	671,652.57	620,423.55	835,798.09	2,127,874.21	609,755.04	828,353.59	772,635.74	2,210,744.37	794,749.06	838,164.71	1,042,501.54	2,675,415.31	1,392,489.20	1,226,057.20	1,619,334.23	4,237,880.63	11,251,914.52
Préstamos	74,118.85	72,234.25	71,101.70	217,454.80	91,870.36	82,107.51	78,312.20	252,290.07	76,300.69	87,874.69	80,798.96	244,974.34	82,461.21	102,710.99	98,962.86	284,135.06	998,854.27
Depósitos	199,088.78	33,104.75	142,003.94	374,197.47	124,158.89	330,653.51	210,171.39	664,983.79	168,487.99	162,137.14	157,621.38	488,246.51	160,677.67	25,962.40	562,930.48	749,570.55	2,276,998.32
Inversiones	398,444.94	515,084.55	622,692.45	1,536,221.94	393,725.79	415,592.57	484,152.15	1,293,470.51	549,960.38	588,152.88	804,081.20	1,942,194.46	1,149,350.32	1,097,383.81	957,440.89	3,204,175.02	7,976,061.93
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	695,058.68	641,194.19	611,882.74	1,948,135.61	203,585.07	230,563.27	216,692.34	650,840.68	373,103.39	286,255.99	294,461.92	953,821.30	349,162.71	376,336.51	389,897.81	1,115,397.03	4,668,194.62
Intereses Pagados	686,373.35	633,444.81	572,564.96	1,892,383.12	192,210.35	226,330.10	207,327.07	625,867.52	231,038.35	272,198.68	285,797.20	789,034.23	325,101.13	333,836.17	353,159.08	1,012,096.38	4,319,381.25
Comisiones	8,685.33	7,749.38	39,317.78	55,752.49	11,374.72	4,233.17	9,365.27	24,973.16	142,065.04	14,057.31	8,664.72	164,787.07	24,061.58	42,500.34	36,738.73	103,300.65	348,813.37
Ingreso Neto de Intereses	-23,406.11	-20,770.64	223,915.35	179,738.60	406,169.97	597,790.32	555,943.40	1,559,903.69	421,645.67	551,908.72	748,039.62	1,721,594.01	1,043,326.49	849,720.69	1,229,436.42	3,122,483.60	6,583,719.90
Otros Ingresos	179,439.35	11,983,598.78	2,459,161.29	14,622,199.42	10,407.42	466,781.37	625,978.54	1,103,167.33	1,848,759.32	4,515,695.76	831,179.95	7,195,635.03	2,592,702.08	1,430,761.52	2,540,481.45	6,563,945.05	29,484,946.83
Comisiones	9,689.35	6,024.78	8,693.90	24,408.03	10,407.42	11,191.70	8,948.23	30,547.35	10,149.29	174,576.86	36,162.46	220,888.61	16,107.63	16,116.51	20,643.38	52,867.52	328,711.51
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	0.00	0.00	0.00
Otros Ingresos	169,750.00	11,977,574.00	2,450,467.39	14,597,791.39	0.00	455,589.67	617,030.31	1,072,619.98	1,838,610.03	4,341,118.90	795,017.49	6,974,746.42	2,576,594.45	1,414,645.01	2,519,838.07	6,511,077.53	29,156,235.32
Ingresos de Operaciones	156,033.24	11,962,828.14	2,683,076.64	14,801,938.02	416,577.39	1,064,571.69	1,181,921.94	2,663,071.02	2,270,404.99	5,067,604.48	1,579,219.57	8,917,229.04	3,636,028.57	2,280,482.21	3,769,917.87	9,686,428.65	36,068,666.73
Egresos Generales	118,749.73	11,415,763.44	2,023,317.55	13,557,830.72	-262,368.48	889,038.02	148,015.21	774,684.75	1,297,876.87	4,118,627.69	678,710.67	6,095,215.23	193,168.03	-4,225,792.35	-4,978,212.12	-9,010,836.44	11,416,894.26
Gastos Administrativos	106,401.35	28,660.19	52,371.86	187,433.40	65,197.58	39,336.98	57,285.89	161,820.45	69,789.24	83,973.68	102,569.28	256,332.20	68,806.94	74,990.16	65,535.17	209,332.27	814,918.32
Gastos Generales	8,014.68	8,685.38	11,015.72	27,715.78	15,476.19	5,744.69	6,611.84	27,832.72	6,862.19	6,335.55	3,778.54	16,976.28	5,464.73	6,134.37	8,878.98	20,478.08	93,002.86
Gastos de Depreciación	635.12	635.12	635.12	1,905.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,905.36
Otros Gastos	3,698.58	11,377,782.75	1,959,294.85	13,340,776.18	-343,042.25	843,956.35	84,117.48	585,031.58	1,221,225.44	4,028,318.46	572,362.85	5,821,906.75	118,896.36	-4,306,916.88	-5,052,626.27	-9,240,646.79	10,507,067.72
Utilidad antes de Provisiones	37,283.51	547,064.70	659,759.09	1,244,107.30	678,945.87	175,533.67	1,033,906.73	1,888,386.27	972,528.12	948,976.79	900,508.90	2,822,013.81	3,442,860.54	6,506,274.56	8,748,129.99	18,697,265.09	24,651,772.47
Provisiones por Cuentas Malas	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
Utilidad del Periodo	37,283.51	547,064.70	659,759.09	1,244,107.30	678,945.87	175,533.67	1,033,906.73	1,888,386.27	972,528.12	948,976.79	900,508.90	2,822,013.81	3,442,860.54	6,506,274.56	8,748,129.99	18,697,265.09	24,651,772.47