



**ESTADO DE RESULTADO**  
**Banex International Bank Corp**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripción	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	358,502.16	334,902.38	364,162.84	1,057,567.38	344,997.13	369,565.87	370,338.86	1,084,901.86	383,979.66	390,702.85	393,412.05	1,168,094.56	438,648.97	416,564.24	457,158.32	1,312,371.53	4,622,935.33
Préstamos	166,049.12	155,315.75	171,580.12	492,944.99	172,555.01	187,095.41	184,692.67	544,343.09	193,186.33	200,613.69	201,453.99	595,254.01	221,695.54	192,429.00	230,061.78	644,186.32	2,276,728.41
Depósitos	14,901.63	14,595.76	14,017.68	43,515.07	14,753.16	14,612.19	14,024.52	43,389.87	16,513.98	11,206.45	22,025.69	49,746.12	8,756.16	15,634.34	12,403.49	36,793.99	173,445.05
Inversiones	177,551.41	164,990.87	178,565.04	521,107.32	157,688.96	167,858.27	171,621.67	497,168.90	174,279.35	178,882.71	169,932.37	523,094.43	208,197.27	208,500.90	214,693.05	631,391.22	2,172,761.87
Egresos de Operaciones	267,192.82	247,731.47	303,068.62	817,992.91	267,547.77	275,599.84	274,929.95	818,077.56	293,945.76	299,039.98	302,647.08	895,632.82	336,292.94	306,603.48	327,774.68	970,671.10	3,502,374.39
Intereses Pagados	259,128.02	243,277.12	258,663.19	761,068.33	260,716.83	269,804.72	269,643.89	800,165.44	286,980.08	292,616.70	291,222.24	870,819.02	319,474.96	300,737.17	320,972.92	941,185.05	3,373,237.84
Comisiones	8,064.80	4,454.35	44,405.43	56,924.58	6,830.94	5,795.12	5,286.06	17,912.12	6,965.68	6,423.28	11,424.84	24,813.80	16,817.98	5,866.31	6,801.76	29,486.05	129,136.55
Ingreso Neto de Intereses	91,309.34	87,170.91	61,094.22	239,574.47	77,449.36	93,966.03	95,408.91	266,824.30	90,033.90	91,662.87	90,764.97	272,461.74	102,356.03	109,960.76	129,383.64	341,700.43	1,120,560.94
Otros Ingresos	320,086.09	3,284.55	195,476.55	518,847.19	4,295.61	8,092.56	4,030.09	16,418.26	3,592.99	54,521.78	40,546.67	98,661.44	21,042.70	3,774.55	126,623.08	151,440.33	785,367.22
Comisiones	2,552.06	3,284.55	3,552.79	9,389.40	3,800.61	8,092.56	4,030.09	15,923.26	3,592.99	3,771.78	3,811.67	11,176.44	5,417.70	3,774.55	4,233.08	13,425.33	49,914.43
Otros Ingresos	317,534.03	0.00	191,923.76	509,457.79	495.00	0.00	0.00	495.00	0.00	50,750.00	36,735.00	87,485.00	15,625.00	0.00	122,390.00	138,015.00	735,452.79
Ingresos de Operaciones	411,395.43	90,455.46	256,570.77	758,421.66	81,744.97	102,058.59	99,439.00	283,242.56	93,626.89	146,184.65	131,311.64	371,123.18	123,398.73	113,735.31	256,006.72	493,140.76	1,905,928.16
Egresos Generales	321,563.61	15,510.00	166,676.19	503,749.80	17,090.41	15,347.74	13,965.25	46,403.40	14,025.41	14,373.16	42,136.05	70,534.62	14,143.79	14,466.21	38,104.34	66,714.34	687,402.16
Gastos Administrativos	11,753.59	12,060.23	12,031.26	35,845.08	14,307.51	13,175.43	11,899.82	39,382.76	11,930.36	12,319.72	11,987.76	36,237.84	11,994.55	11,995.85	12,107.09	36,097.49	147,563.17
Gastos Generales	411.83	1,795.13	414.90	2,621.86	644.36	381.36	472.34	1,498.06	492.39	466.45	397.99	1,356.83	552.91	884.36	661.42	2,098.69	7,575.44
Gastos de Depreciación	338.74	338.74	345.63	1,023.11	345.63	345.63	345.63	1,036.89	345.63	345.63	345.63	1,036.89	345.63	345.63	345.63	1,036.89	4,133.78
Otros Gastos	309,059.45	1,315.90	153,884.40	464,259.75	1,792.91	1,445.32	1,247.46	4,485.69	1,257.03	1,241.36	29,404.67	31,903.06	1,250.70	1,240.37	24,990.20	27,481.27	528,129.77
Utilidad antes de Provisiones	89,831.82	74,945.46	89,894.58	254,671.86	64,654.56	86,710.85	85,473.75	236,839.16	79,601.48	131,811.49	89,175.59	300,588.56	109,254.94	99,269.10	217,902.38	426,426.42	1,218,526.00
Provisiones por Cuentas Malas	0.00	7,817.23	-1,359.35	6,457.88	24,206.90	18,597.86	-3,437.31	39,367.45	2,505.66	3,486.17	20,843.41	26,835.24	13,444.98	5,788.00	27,793.87	47,026.85	119,687.42
Utilidad del Periodo	89,831.82	67,128.23	91,253.93	248,213.98	40,447.66	68,112.99	88,911.06	197,471.71	77,095.82	128,325.32	68,332.18	273,753.32	95,809.96	93,481.10	190,108.51	379,399.57	1,098,838.58