



**ESTADO DE RESULTADO**  
**The International Commercial Bank of China**  
**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	562,127.33	502,120.42	607,245.82	1,671,493.57	535,866.28	603,690.67	592,100.42	1,731,657.37	581,493.85	630,160.14	665,713.40	1,877,367.39	674,393.64	718,847.82	730,750.82	2,123,992.28	7,404,510.61
Préstamos	453,046.67	416,774.71	457,618.25	1,327,439.63	440,163.46	474,268.46	460,137.74	1,374,569.66	477,713.04	490,642.65	487,693.86	1,456,049.55	540,048.17	527,283.06	563,303.04	1,630,634.27	5,788,693.11
Depósitos	109,080.66	85,345.71	149,627.57	344,053.94	95,702.82	129,422.21	131,962.68	357,087.71	103,780.81	139,517.49	178,019.54	421,317.84	134,345.47	191,564.76	167,447.78	493,358.01	1,615,817.50
Egresos de Operaciones	189,792.63	170,377.09	206,945.49	567,115.21	186,575.21	199,452.32	184,052.87	570,080.40	180,779.44	213,966.76	234,404.39	629,150.59	264,896.10	231,474.77	274,455.76	770,826.63	2,537,172.83
Intereses Pagados	149,640.81	127,146.90	168,682.07	445,469.78	146,002.72	156,446.76	146,763.14	449,212.62	141,861.60	176,369.66	199,874.64	518,105.90	224,011.03	193,819.78	238,819.38	656,650.19	2,069,438.49
Comisiones	40,151.82	43,230.19	38,263.42	121,645.43	40,572.49	43,005.56	37,289.73	120,867.78	38,917.84	37,597.10	34,529.75	111,044.69	40,885.07	37,654.99	35,636.38	114,176.44	467,734.34
Ingreso Neto de Intereses	372,334.70	331,743.33	400,300.33	1,104,378.36	349,291.07	404,238.35	408,047.55	1,161,576.97	400,714.41	416,193.38	431,309.01	1,248,216.80	409,497.54	487,373.05	456,295.06	1,353,165.65	4,867,337.78
Otros Ingresos	134,269.62	109,214.20	150,934.97	394,418.79	130,146.62	135,520.46	159,666.94	425,334.02	145,776.28	162,335.64	220,603.62	528,715.54	167,790.60	160,044.22	184,922.04	512,756.86	1,861,225.21
Comisiones	132,619.61	107,564.20	149,284.97	389,468.78	128,496.62	133,870.46	154,944.43	417,311.51	144,126.28	160,685.64	201,850.03	506,661.95	166,564.41	158,394.22	183,272.04	508,230.67	1,821,672.91
Otros Ingresos	1,650.01	1,650.00	1,650.00	4,950.01	1,650.00	1,650.00	4,722.51	8,022.51	1,650.00	1,650.00	18,753.59	22,053.59	1,226.19	1,650.00	1,650.00	4,526.19	39,552.30
Ingresos de Operaciones	506,604.32	440,957.53	551,235.30	1,498,797.15	479,437.69	539,758.81	567,714.49	1,586,910.99	546,490.69	578,529.02	651,912.63	1,776,932.34	577,288.14	647,417.27	641,217.10	1,865,922.51	6,728,562.99
Egresos Generales	263,460.47	279,981.99	410,232.35	953,674.81	300,020.11	265,031.06	238,396.44	803,447.61	257,646.50	246,856.88	297,995.55	802,498.93	245,898.52	259,199.09	298,351.92	803,449.53	3,363,070.88
Gastos Administrativos	186,134.61	201,510.21	298,314.49	685,959.31	196,131.85	162,842.06	147,943.15	506,917.06	166,420.71	171,864.16	198,283.35	536,568.22	152,992.39	175,599.58	215,960.48	544,552.45	2,273,997.04
Gastos Generales	50,003.50	48,375.84	75,187.36	173,566.70	74,450.26	72,899.70	61,259.12	208,609.08	63,931.42	47,443.09	70,658.83	182,033.34	64,967.73	54,937.57	53,955.06	173,860.36	738,069.48
Gastos de Depreciación	12,306.93	12,264.92	13,111.32	37,683.17	14,498.84	14,328.77	12,559.29	41,386.90	12,559.25	12,762.01	12,991.03	38,312.29	12,843.11	12,838.98	13,678.46	39,360.55	156,742.91
Otros Gastos	15,015.43	17,831.02	23,619.18	56,465.63	14,939.16	14,960.53	16,634.88	46,534.57	14,735.12	14,787.62	16,062.34	45,585.08	15,095.29	15,822.96	14,757.92	45,676.17	194,261.45
Utilidad antes de Provisiones	243,143.85	160,975.54	141,002.95	545,122.34	179,417.58	274,727.75	329,318.05	783,463.38	288,844.19	331,672.14	353,917.08	974,433.41	331,389.62	388,218.18	342,865.18	1,062,472.98	3,365,492.11
Provisiones por Cuentas Malas	-2,507.05	15,112.99	46,178.34	58,784.28	89,325.31	99,191.83	80,503.15	269,020.29	-7,943.22	9,225.10	-22,698.68	-21,416.80	28,946.51	49,939.21	-56,303.25	22,582.47	328,970.24
Utilidad del Periodo	245,650.90	145,862.55	94,824.61	486,338.06	90,092.27	175,535.92	248,814.90	514,443.09	296,787.41	322,447.04	376,615.76	995,850.21	302,443.11	338,278.97	399,168.43	1,039,890.51	3,036,521.87