



**ESTADO DE RESULTADO**  
**BCT Bank International, S. A.**  
**ENERO - DICIEMBRE 2005**  
**(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	1,905,608.87	1,825,174.96	1,940,898.40	5,671,682.23	1,917,474.51	1,979,244.25	2,075,293.77	5,972,012.53	2,121,015.60	2,119,477.49	2,070,676.60	6,311,169.69	2,304,557.96	2,253,357.90	2,418,372.98	6,976,288.84	24,931,153.29
Préstamos	1,849,720.28	1,749,883.82	1,907,107.58	5,506,711.68	1,845,910.14	1,922,016.74	1,984,591.07	5,752,517.95	1,990,857.31	2,019,070.48	1,972,663.83	5,982,591.62	2,068,332.06	2,085,406.90	2,256,485.62	6,410,224.58	23,652,045.83
Depósitos	43,361.23	55,814.48	22,079.79	121,255.50	57,630.25	53,639.37	77,421.54	188,691.16	74,587.08	68,428.91	62,341.45	205,357.44	70,916.52	44,598.97	75,569.28	191,084.77	706,388.87
Inversiones	11,862.99	2,518.47	11,641.40	26,022.86	13,934.12	3,426.84	13,176.89	30,537.85	55,467.41	31,921.34	34,958.00	122,346.75	165,309.38	122,165.00	85,886.50	373,360.88	552,268.34
Otros Ingresos	664.37	16,958.19	69.63	17,692.19	0.00	161.30	104.27	265.57	103.80	56.76	713.32	873.88	0.00	1,187.03	431.58	1,618.61	20,450.25
Egresos de Operaciones	1,538,133.00	1,386,034.22	1,538,735.90	4,462,903.12	1,456,235.73	1,535,542.15	1,543,100.59	4,534,878.47	1,640,080.89	1,646,338.84	1,586,900.49	4,873,320.22	1,652,503.77	1,643,520.56	1,798,821.25	5,094,845.58	18,965,947.39
Intereses Pagados	1,494,527.64	1,346,312.13	1,482,858.09	4,323,697.86	1,414,233.25	1,486,543.93	1,499,417.06	4,400,194.24	1,576,321.31	1,589,230.35	1,519,879.29	4,685,430.95	1,576,966.41	1,589,821.24	1,748,921.78	4,915,709.43	18,325,032.48
Comisiones	43,605.36	39,722.09	55,877.81	139,205.26	42,002.48	48,998.22	43,683.53	134,684.23	63,759.58	57,108.49	67,021.20	187,889.27	75,537.36	53,699.32	49,899.47	179,136.15	640,914.91
Ingreso Neto de Intereses	367,475.87	439,140.74	402,162.50	1,208,779.11	461,238.78	443,702.10	532,193.18	1,437,134.06	480,934.71	473,138.65	483,776.11	1,437,849.47	652,054.19	609,837.34	619,551.73	1,881,443.26	5,965,205.90
Otros Ingresos	232,340.80	146,622.03	181,576.93	560,539.76	150,839.19	237,292.24	1,590,227.79	1,978,359.22	164,119.04	107,180.89	131,727.76	403,027.69	156,502.16	230,706.57	410,742.94	797,951.67	3,739,878.34
Comisiones	63,649.48	83,944.88	65,788.48	213,382.84	101,771.42	51,673.45	1,506,743.48	1,660,188.35	131,103.96	66,600.25	99,901.24	297,605.45	144,208.08	184,169.35	244,785.03	573,162.46	2,744,339.10
Operaciones con Divisas	18,736.87	21,917.46	23,377.95	64,032.28	29,157.83	26,244.85	29,602.74	85,005.42	27,542.83	19,274.63	586.87	47,404.33	0.00	28,251.06	20,806.97	49,058.03	245,500.06
Otros Ingresos	149,954.45	40,759.69	92,410.50	283,124.64	19,909.94	159,373.94	53,881.57	233,165.45	5,472.25	21,306.01	31,239.65	58,017.91	12,294.08	18,286.16	145,150.94	175,731.18	750,039.18
Ingresos de Operaciones	599,816.67	585,762.77	583,739.43	1,769,318.87	612,077.97	680,994.34	2,122,420.97	3,415,493.28	645,053.75	580,319.54	615,503.87	1,840,877.16	808,556.35	840,543.91	1,030,294.67	2,679,394.93	9,705,084.24
Egresos Generales	262,124.13	179,930.31	189,490.27	631,544.71	158,657.75	313,661.16	207,883.74	680,202.65	251,457.89	208,361.27	180,576.92	640,396.08	433,102.15	176,345.64	244,062.38	853,510.17	2,805,653.61
Gastos Administrativos	101,939.79	129,157.25	116,438.73	347,535.77	127,587.35	166,224.01	122,008.51	415,819.87	236,142.39	175,850.10	123,249.24	535,241.73	375,900.19	131,951.69	223,200.14	731,052.02	2,029,649.39
Gastos Generales	2,390.25	2,774.05	7,247.80	12,412.10	3,635.37	6,858.57	11,923.10	22,417.04	2,724.70	2,891.36	10,940.83	16,556.89	6,753.33	3,285.70	6,201.83	16,240.86	67,626.89
Gastos de Depreciación	3,468.25	3,188.53	3,607.65	10,264.43	3,430.80	3,514.98	1,196.63	8,142.41	544.00	537.96	532.62	1,614.58	634.10	607.74	628.03	1,869.87	21,891.29
Otros Gastos	154,325.84	44,810.48	62,196.09	261,332.41	24,004.23	137,063.60	72,755.50	233,823.33	12,046.80	29,081.85	45,854.23	86,982.88	49,814.53	40,500.51	14,032.38	104,347.42	686,486.04
Utilidad antes de Provisiones	337,692.54	405,832.46	394,249.16	1,137,774.16	453,420.22	367,333.18	1,914,537.23	2,735,290.63	393,595.86	371,958.27	434,926.95	1,200,481.08	375,454.20	664,198.27	786,232.29	1,825,884.76	6,899,430.63
Provisiones por Cuentas Malas	0.00	0.00	40,000.00	40,000.00	0.00	38,625.00	1,470,625.00	1,509,250.00	70,625.00	10,625.00	10,625.00	91,875.00	10,625.00	10,625.00	10,625.00	31,875.00	1,673,000.00
Utilidad del Periodo	337,692.54	405,832.46	354,249.16	1,097,774.16	453,420.22	328,708.18	443,912.23	1,226,040.63	322,970.86	361,333.27	424,301.95	1,108,606.08	364,829.20	653,573.27	775,607.29	1,794,009.76	5,226,430.63