



ESTADO DE RESULTADO
Banex International Bank Corp
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	473,506.39	456,741.53	496,922.76	1,427,170.68	500,493.88	508,616.14	520,826.03	1,529,936.05	536,499.34	565,246.83	564,423.99	1,666,170.16	587,884.76	602,058.39	365,971.95	1,555,915.10	6,179,191.99
Préstamos	248,397.50	236,530.15	271,115.31	756,042.96	288,217.90	288,959.97	286,845.68	864,023.55	298,495.98	322,798.09	319,532.61	940,826.68	338,292.71	349,495.93	355,900.65	1,043,689.29	3,604,582.48
Depósitos	9,267.15	14,096.09	14,989.31	38,352.55	11,800.31	14,351.62	12,309.30	38,461.23	13,039.16	13,338.60	14,745.72	41,123.48	7,821.87	11,406.03	11,625.95	30,853.85	148,791.11
Inversiones	215,841.74	206,115.29	210,818.14	632,775.17	200,475.67	205,304.55	221,671.05	627,451.27	224,964.20	229,110.14	230,145.66	684,220.00	241,770.18	241,156.43	-1,554.65	481,371.96	2,425,818.40
Egresos de Operaciones	322,491.08	402,474.41	345,475.92	1,070,441.41	333,696.24	355,291.62	361,635.14	1,050,623.00	382,913.97	376,557.57	370,930.85	1,130,402.39	403,050.05	399,395.03	419,874.04	1,222,319.12	4,473,785.92
Intereses Pagados	315,286.68	297,974.67	339,467.44	952,728.79	324,818.12	347,961.32	352,530.93	1,025,310.37	373,267.25	369,094.21	363,130.30	1,105,491.76	393,523.23	389,032.00	411,506.15	1,194,061.38	4,277,592.30
Comisiones	7,204.40	104,499.74	6,008.48	117,712.62	8,878.12	7,330.30	9,104.21	25,312.63	9,646.72	7,463.36	7,800.55	24,910.63	9,526.82	10,363.03	8,367.89	28,257.74	196,193.62
Ingreso Neto de Intereses	151,015.31	54,267.12	151,446.84	356,729.27	166,797.64	153,324.52	159,190.89	479,313.05	153,585.37	188,689.26	193,493.14	535,767.77	184,834.71	202,663.36	-53,902.09	333,595.98	1,705,406.07
Otros Ingresos	4,969.90	154,612.89	4,926.20	164,508.99	54,125.04	4,180.57	6,365.50	64,671.11	62,427.77	10,043.42	1,921.40	74,392.59	5,060.35	4,818.24	962,098.32	971,976.91	1,275,549.60
Comisiones	4,969.90	4,362.89	4,926.20	14,258.99	5,625.04	4,180.57	6,365.50	16,171.11	4,909.77	9,832.42	5,319.58	20,061.77	5,060.35	4,493.24	4,689.49	14,243.08	64,734.95
Otros Ingresos	0.00	150,250.00	0.00	150,250.00	48,500.00	0.00	0.00	48,500.00	57,518.00	211.00	-3,398.18	54,330.82	0.00	325.00	957,408.83	957,733.83	1,210,814.65
Ingresos de Operaciones	155,985.21	208,880.01	156,373.04	521,238.26	220,922.68	157,505.09	165,556.39	543,984.16	216,013.14	198,732.68	195,414.54	610,160.36	189,895.06	207,481.60	908,196.23	1,305,572.89	2,980,955.67
Egresos Generales	19,069.40	71,007.40	23,370.82	113,447.62	21,214.73	19,842.88	19,072.69	60,130.30	58,725.04	33,364.06	3,624.91	95,714.01	20,483.46	20,318.53	777,329.22	818,131.21	1,087,423.14
Gastos Administrativos	16,477.73	16,431.08	19,204.40	52,113.21	16,769.16	17,157.59	16,611.79	50,538.54	17,827.32	18,135.05	17,494.57	53,456.94	18,334.60	18,189.30	-8,062.21	28,461.69	184,570.38
Gastos Generales	852.07	769.69	2,532.19	4,153.95	804.84	1,039.88	665.45	2,510.17	669.39	1,459.82	611.39	2,740.60	453.22	452.41	1,188.97	2,094.60	11,499.32
Gastos de Depreciación	345.63	345.63	348.23	1,039.49	348.23	348.23	348.23	1,044.69	348.23	351.44	351.44	1,051.11	352.31	352.31	352.31	1,056.93	4,192.22
Otros Gastos	1,393.97	53,461.00	1,286.00	56,140.97	3,292.50	1,297.18	1,447.22	6,036.90	39,880.10	13,417.75	-14,832.49	38,465.36	1,343.33	1,324.51	783,850.15	786,517.99	887,161.22
Utilidad antes de Provisiones	136,915.81	137,872.61	133,002.22	407,790.64	199,707.95	137,662.21	146,483.70	483,853.86	157,288.10	165,368.62	191,789.63	514,446.35	169,411.60	187,163.07	130,867.01	487,441.68	1,893,532.53
Provisiones por Cuentas Malas	9,712.57	6,539.05	42,711.42	58,963.04	123,036.75	-27,816.52	-97,929.53	-2,709.30	49,177.88	8,364.03	61,277.30	118,819.21	32,013.27	4,040.27	601,520.36	637,573.90	812,646.85
Utilidad del Periodo	127,203.24	131,333.56	90,290.80	348,827.60	76,671.20	165,478.73	244,413.23	486,563.16	108,110.22	157,004.59	130,512.33	395,627.14	137,398.33	183,122.80	-470,653.35	-150,132.22	1,080,885.68