



**ESTADO DE RESULTADO**  
**The International Commercial Bank of China**  
**ENERO - DICIEMBRE 2005**  
**(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	741,764.66	690,497.80	802,450.54	2,234,713.00	758,508.44	863,754.87	836,655.91	2,458,919.22	854,616.67	792,293.67	907,307.81	2,554,218.15	944,671.64	1,057,351.29	948,766.44	2,950,789.37	10,198,639.74
Préstamos	549,033.50	496,616.44	556,412.41	1,602,062.35	536,678.41	595,103.11	597,641.48	1,729,423.00	625,290.46	638,671.23	682,060.75	1,946,022.44	682,630.30	686,817.65	707,378.84	2,076,826.79	7,354,334.58
Depósitos	192,731.16	193,881.36	246,038.13	632,650.65	221,830.03	268,651.76	239,014.43	729,496.22	229,326.21	153,622.44	225,247.06	608,195.71	262,041.34	370,533.64	241,387.60	873,962.58	2,844,305.16
Egresos de Operaciones	287,145.93	284,145.41	323,736.69	895,028.03	345,589.18	363,006.73	355,320.33	1,063,916.24	368,933.40	319,853.73	370,087.45	1,058,874.58	434,670.31	546,186.40	398,780.93	1,379,637.64	4,397,456.49
Intereses Pagados	249,475.80	251,558.14	287,344.76	788,378.70	308,924.34	328,188.41	321,475.22	958,587.97	336,143.43	287,222.70	343,150.63	966,516.76	403,484.74	513,346.42	363,943.86	1,280,775.02	3,994,258.45
Comisiones	37,670.13	32,587.27	36,391.93	106,649.33	36,664.84	34,818.32	33,845.11	105,328.27	32,789.97	32,631.03	26,936.82	92,357.82	31,185.57	32,839.98	34,837.07	98,862.62	403,198.04
Ingreso Neto de Intereses	454,618.73	406,352.39	478,713.85	1,339,684.97	412,919.26	500,748.14	481,335.58	1,395,002.98	485,683.27	472,439.94	537,220.36	1,495,343.57	510,001.33	511,164.89	549,985.51	1,571,151.73	5,801,183.25
Otros Ingresos	165,260.51	138,158.40	146,615.48	450,034.39	146,142.43	158,105.12	175,458.51	479,706.06	155,911.40	173,982.69	158,771.70	488,665.79	172,236.81	134,882.79	157,925.35	465,044.95	1,883,451.19
Comisiones	163,610.47	136,508.40	141,656.56	441,775.43	143,898.60	156,370.12	173,756.67	474,025.39	153,986.40	172,040.69	157,121.70	483,148.79	170,586.81	133,232.79	156,275.35	460,094.95	1,859,044.56
Otros Ingresos	1,650.04	1,650.00	4,958.92	8,258.96	2,243.83	1,735.00	1,701.84	5,680.67	1,925.00	1,942.00	1,650.00	5,517.00	1,650.00	1,650.00	1,650.00	4,950.00	24,406.63
Ingresos de Operaciones	619,879.24	544,510.79	625,329.33	1,789,719.36	559,061.69	658,853.26	656,794.09	1,874,709.04	641,594.67	646,422.63	695,992.06	1,984,009.36	682,238.14	646,047.68	707,910.86	2,036,196.68	7,684,634.44
Egresos Generales	277,798.20	349,936.57	386,751.58	1,014,486.35	254,226.94	262,773.41	237,899.41	754,899.76	288,462.09	257,572.29	274,430.01	820,464.39	254,677.96	248,055.04	366,735.93	869,468.93	3,459,319.43
Gastos Administrativos	196,117.77	264,245.98	283,676.62	744,040.37	167,569.39	164,496.74	147,826.75	479,892.88	181,944.12	167,443.02	177,366.72	526,753.86	158,320.02	159,752.65	247,052.05	565,124.72	2,315,811.83
Gastos Generales	53,357.59	57,288.44	73,727.94	184,373.97	53,642.82	69,280.64	58,443.10	181,366.56	65,306.52	58,322.92	61,131.34	184,760.78	63,867.29	56,695.93	83,937.37	204,500.59	755,001.90
Gastos de Depreciación	13,677.02	13,661.77	13,348.14	40,686.93	13,860.98	13,769.34	13,340.77	40,971.09	13,329.61	13,283.25	13,463.81	40,076.67	13,570.14	13,551.96	13,687.11	40,809.21	162,543.90
Otros Gastos	14,645.82	14,740.38	15,998.88	45,385.08	19,153.75	15,226.69	18,288.79	52,669.23	27,881.84	18,523.10	22,468.14	68,873.08	18,920.51	18,054.50	22,059.40	59,034.41	225,961.80
Utilidad antes de Provisiones	342,081.04	194,574.22	238,577.75	775,233.01	304,834.75	396,079.85	418,894.68	1,119,809.28	353,132.58	388,850.34	421,562.05	1,163,544.97	427,560.18	397,992.64	341,174.93	1,166,727.75	4,225,315.01
Provisiones por Cuentas Malas	19,840.23	-37,848.77	29,630.34	11,621.80	-40,697.44	27,533.07	104,879.58	91,715.21	8,239.39	-57,111.42	8,725.13	-40,146.90	201,817.78	101,669.54	-9,404.32	294,083.00	357,273.11
Utilidad del Periodo	322,240.81	232,422.99	208,947.41	763,611.21	345,532.19	368,546.78	314,015.10	1,028,094.07	344,893.19	445,961.76	412,836.92	1,203,691.87	225,742.40	296,323.10	350,579.25	872,644.75	3,868,041.90