



Fecha: 14 de Marzo de 2005

BCT BANK INTERNATIONAL, S. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|--|---------------|--------------|---------------|---------------|---------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 20,482,384.21 | 5,115,539.59 | 10,711,861.22 | 16,409,122.53 | 22,329,695.74 |
| Préstamos | 20,251,732.11 | 5,057,657.85 | 10,600,626.63 | 16,188,982.57 | 22,015,707.50 |
| Depósitos | 129,142.10 | 23,045.24 | 59,379.92 | 141,392.32 | 219,606.89 |
| Inversiones | 101,510.00 | 34,836.50 | 51,854.67 | 78,747.64 | 94,381.35 |
| Arrendamientos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 17,607,155.73 | 4,241,565.72 | 8,973,334.03 | 13,798,696.18 | 18,652,061.18 |
| Intereses Pagados | 17,104,482.22 | 4,127,237.71 | 8,741,133.51 | 13,435,740.60 | 18,151,729.41 |
| Comisiones | 502,673.51 | 114,328.01 | 232,200.52 | 362,955.58 | 500,331.77 |
| INGRESO NETO DE INTERESES | 2,875,228.48 | 873,973.87 | 1,738,527.19 | 2,610,426.35 | 3,677,634.56 |
| OTROS INGRESOS | 4,171,252.54 | 498,715.40 | 919,283.26 | 2,833,039.82 | 5,183,345.48 |
| Comisiones | 4,171,181.93 | 498,740.97 | 912,522.65 | 2,706,080.79 | 5,024,174.42 |
| Oper. con Divisas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividendos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 70.61 | -25.57 | 6,760.61 | 126,959.03 | 159,171.06 |
| INGRESOS DE OPERACIONES | 7,046,481.02 | 1,372,689.27 | 2,657,810.45 | 5,443,466.17 | 8,860,980.04 |
| EGRESOS GENERALES | 3,239,889.25 | 346,631.48 | 747,642.22 | 2,644,267.50 | 3,881,652.96 |
| Gastos Administrativos | 3,094,622.84 | 311,620.68 | 678,857.39 | 2,545,543.39 | 3,752,931.59 |
| Gastos Generales | 45,869.01 | 9,716.19 | 17,882.55 | 24,192.24 | 30,261.63 |
| G. de Depreciación | 54,164.72 | 13,423.47 | 26,846.94 | 38,648.88 | 48,954.57 |
| Otros Gastos | 45,232.68 | 11,871.14 | 24,055.34 | 35,882.99 | 49,505.17 |
| UTILIDADES ANTES DE PROVISIONES | 3,806,591.77 | 1,026,057.79 | 1,910,168.23 | 2,799,198.67 | 4,979,327.08 |
| CUENTAS MALAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |



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| Descripcion | 2003 | | | 2004 | |
|----------------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| UTILIDAD DEL PERIODO | 3,806,591.77 | 1,026,057.79 | 1,910,168.23 | 2,799,198.67 | 4,979,327.08 |