



Fecha: 14 de Marzo de 2005

BANEX INTERNATIONAL BANK CORP
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|--|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 3,429,645.61 | 1,057,567.38 | 2,142,469.24 | 3,310,563.80 | 4,622,935.33 |
| Préstamos | 1,574,539.23 | 492,944.99 | 1,037,288.08 | 1,632,542.09 | 2,276,728.41 |
| Depósitos | 99,442.94 | 43,515.07 | 86,904.94 | 136,651.06 | 173,445.05 |
| Inversiones | 1,755,663.44 | 521,107.32 | 1,018,276.22 | 1,541,370.65 | 2,172,761.87 |
| 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 | 2,629,675.52 | 817,992.91 | 1,636,070.47 | 2,531,703.29 | 3,502,374.39 |
| Intereses Pagados | 2,556,379.24 | 761,068.33 | 1,561,233.77 | 2,432,052.79 | 3,373,237.84 |
| Comisiones | 73,296.28 | 56,924.58 | 74,836.70 | 99,650.50 | 129,136.55 |
| INGRESO NETO DE INTERESES | 799,970.09 | 239,574.47 | 506,398.77 | 778,860.51 | 1,120,560.94 |
| OTROS INGRESOS | 556,774.72 | 58,404.19 | 74,327.45 | 144,863.89 | 272,554.22 |
| Comisiones | 25,645.28 | 9,389.40 | 25,312.66 | 36,489.10 | 49,914.43 |
| 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 | 531,129.44 | 49,014.79 | 49,014.79 | 108,374.79 | 222,639.79 |
| INGRESOS DE OPERACIONES | 1,356,744.81 | 297,978.66 | 580,726.22 | 923,724.40 | 1,393,115.16 |
| EGRESOS GENERALES | 190,261.40 | 43,306.80 | 89,215.20 | 131,624.82 | 174,589.16 |
| Gastos Administrativos | 163,620.44 | 35,936.49 | 75,468.20 | 111,831.18 | 148,440.92 |
| Gastos Generales | 7,953.21 | 2,530.45 | 3,879.56 | 5,111.25 | 6,697.69 |
| G. de Depreciación | 3,915.77 | 1,023.11 | 2,060.00 | 3,096.89 | 4,133.78 |
| Otros Gastos | 14,771.98 | 3,816.75 | 7,807.44 | 11,585.50 | 15,316.77 |
| UTILIDADES ANTES DE PROVISIONES | 1,166,483.41 | 254,671.86 | 491,511.02 | 792,099.58 | 1,218,526.00 |
| CUENTAS MALAS | 98,344.08 | 6,457.88 | 45,825.33 | 72,660.57 | 119,687.42 |



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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| UTILIDAD DEL PERIODO | 1,068,139.33 | 248,213.98 | 445,685.69 | 719,439.01 | 1,098,838.58 |