



ESTADO DE RESULTADO
Banco BCT (Panamá), S.A
Enero - Diciembre de 2002

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	1.058.849	983.451	1.156.980	3.199.280	1.125.572	1.095.582	1.023.071	3.244.225	1.020.726	1.316.965	1.072.205	3.409.896	1.061.135	966.112	13.161.096,62	15.188.343,60	25.041.744,73
Préstamos	1.010.972	942.657	1.126.445	3.080.073	1.033.030	1.055.484	997.455	3.085.970	1.009.097	1.174.056	1.011.367	3.194.519	1.049.209	960.775	12.541.095,78	14.551.079,51	23.911.641,80
Depósitos	2.717	5.245	3.724	11.686	4.152	2.448	2.308	8.907	3.191	3.482	3.260	9.933	2.513	1.934	229.119,33	233.565,83	264.092,32
Inversiones	11.375	8.019	7.943	27.336	76.911	82	0	76.994	0	0	0	0	0	0	357.696,45	357.696,45	462.026,44
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	33.786	27.530	18.868	80.184	11.479	37.567	23.308	72.354	8.438	139.427	57.579	205.444	9.414	3.403	33.185,06	46.001,81	403.984,17
Egresos de Operaciones	982.823	890.615	1.010.386	2.883.823	947.655	953.704	916.400	2.817.760	919.301	916.826	896.890	2.733.017	915.134	835.067	11.522.786,98	13.272.988,51	21.707.588,35
Intereses Pagados	982.823	882.775	1.003.526	2.869.123	939.359	946.109	912.620	2.798.088	911.951	909.231	889.295	2.710.477	907.294	823.062	11.174.057,37	12.904.413,85	21.282.101,95
Comisiones	0	7.840	6.860	14.700	8.296	7.595	3.781	19.672	7.350	7.595	7.595	22.540	7.840	12.005	348.729,61	368.574,66	425.486,40
Ingreso Neto de Intereses	76.026	92.837	146.594	315.457	177.917	141.878	106.671	426.465	101.425	400.139	175.315	676.879	146.001	131.044	1.638.309,64	1.915.355,09	3.334.156,38
Otros Ingresos	27.702	24.227	122.940	174.869	42.573	31.740	49.086	123.399	53.961	45.806	23.567	123.335	32.632	26.801	1.137.639,76	1.197.072,59	1.618.675,38
Comisiones	27.702	24.227	122.940	174.869	42.573	31.740	49.086	123.399	53.961	45.806	23.567	123.335	32.632	26.801	777.972,91	837.405,74	1.259.008,53
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	209.220,60	209.220,60	209.220,60
Dividendos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	150.446,25	150.446,25	150.446,25
Ingresos de Operaciones	103.728	117.064	269.534	490.326	220.489	173.618	155.757	549.864	155.387	445.946	198.882	800.214	178.633	157.845	2.775.949,40	3.112.427,68	4.952.831,76
Egresos Generales	83.168	107.668	117.109	307.944	117.056	111.597	112.873	341.526	100.078	117.834	125.321	343.233	130.604	113.332	1.513.471,93	1.757.408,25	2.750.111,08
Gastos Administrativos	29.513	30.907	32.967	93.387	30.682	32.029	31.761	94.472	31.518	38.278	29.426	99.222	47.206	29.156	1.211.006,13	1.287.368,48	1.574.448,81
Gastos Generales	22.991	21.244	22.933	67.168	24.433	21.458	18.178	64.069	14.763	16.648	20.252	51.663	17.014	18.347	164.020,73	199.381,69	382.281,96
Gastos de Depreciación	26.193	23.620	25.345	75.158	24.445	24.748	23.974	73.167	24.739	24.712	23.885	73.336	24.697	24.001	96.816,97	145.515,55	367.177,14
Otros Gastos	4.471	31.896	35.864	72.231	37.495	33.362	38.961	109.818	29.058	38.196	51.758	119.012	41.686	41.829	41.628,10	125.142,53	426.203,17
Utilidad antes de Provisiones	20.560	9.397	152.425	182.382	103.434	62.021	42.884	208.338	55.309	328.111	73.561	456.981	48.029	44.513	1.262.477,47	1.355.019,43	2.202.720,68
Provisiones por Cuentas Malas	6.176	6.176	7.145	19.497	15.250	46.504	415.250	477.004	9.074	9.074	9.074	27.222	9.074	9.074	315.408,54	333.556,06	857.278,58
Utilidad del Periodo	14.384	3.220	145.280	162.885	88.184	15.517	-372.366	-268.665	46.235	319.038	64.487	429.759	38.955	35.439	947.068,93	1.021.463,37	1.345.442,10