



ESTADO DE RESULTADO
BCT Bank International, S. A.
ENERO - DICIEMBRE 2003
(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	1,835,885.70	1,563,656.80	1,733,869.49	5,133,411.99	1,697,381.03	1,708,120.55	1,679,219.89	5,084,721.47	1,760,821.74	1,743,362.42	1,680,054.65	5,184,238.81	1,752,791.04	1,632,431.66	1,726,845.71	5,112,068.41	20,514,440.68
Préstamos	1,814,744.98	1,542,884.70	1,709,150.44	5,066,780.12	1,666,057.12	1,693,468.44	1,666,122.68	5,025,648.24	1,731,132.36	1,711,392.86	1,645,236.80	5,087,762.02	1,741,717.49	1,622,333.18	1,707,491.06	5,071,541.73	20,251,732.11
Depósitos	17,452.15	15,937.81	15,883.64	49,273.60	17,216.91	10,289.31	8,524.71	36,030.93	9,179.71	7,772.88	8,713.86	25,666.45	6,384.74	5,977.27	5,809.11	18,171.12	129,142.10
Inversiones	3,688.57	3,607.83	8,835.41	16,131.81	13,146.32	3,811.52	4,565.61	21,523.45	14,144.85	13,688.58	13,747.92	41,581.35	4,606.64	4,121.21	13,545.54	22,273.39	101,510.00
Otros Ingresos	0.00	1,226.46	0.00	1,226.46	960.68	551.28	6.89	1,518.85	6,364.82	10,508.10	12,356.07	29,228.99	82.17	0.00	0.00	82.17	32,056.47
Egresos de Operaciones	1,630,445.92	1,446,836.81	1,480,700.90	4,557,983.63	1,426,871.31	1,458,253.01	1,418,403.21	4,303,527.53	1,478,013.01	1,482,342.71	1,439,735.31	4,400,091.03	1,511,582.47	1,395,845.72	1,438,125.35	4,345,553.54	17,607,155.73
Intereses Pagados	1,583,549.18	1,417,456.75	1,442,808.81	4,443,814.74	1,386,798.03	1,409,704.83	1,375,402.64	4,171,905.50	1,432,253.62	1,434,891.04	1,393,072.05	4,260,216.71	1,473,164.50	1,355,137.56	1,400,243.21	4,228,545.27	17,104,482.22
Comisiones	46,896.74	29,380.06	37,892.09	114,168.89	40,073.28	48,548.18	43,000.57	131,622.03	45,759.39	47,451.67	46,663.26	139,874.32	38,417.97	40,708.16	37,882.14	117,008.27	502,673.51
Ingreso Neto de Intereses	205,439.78	116,819.99	253,168.59	575,428.36	270,509.72	249,867.54	260,816.68	781,193.94	282,808.73	261,019.71	240,319.34	784,147.78	241,208.57	236,585.94	288,720.36	766,514.87	2,907,284.95
Otros Ingresos	97,601.97	81,220.78	1,815,462.65	1,994,285.40	67,970.82	166,660.12	121,799.78	356,430.72	123,675.43	303,756.04	308,105.00	735,536.47	98,973.12	550,268.93	477,789.04	1,127,031.09	4,213,283.68
Comisiones	80,908.98	67,585.60	800,610.63	949,105.21	52,688.15	146,718.44	107,892.02	307,298.61	107,901.19	53,877.77	242,353.51	404,132.47	76,223.93	520,379.93	439,880.90	1,036,484.76	2,697,021.05
Operaciones con Divisas	16,692.99	13,635.18	20,625.88	50,954.05	15,282.67	19,941.68	13,907.76	49,132.11	15,774.24	13,668.41	19,149.55	48,592.20	25,879.33	18,897.35	18,213.37	62,990.05	211,668.41
Otros Ingresos	0.00	0.00	994,226.14	994,226.14	0.00	0.00	0.00	0.00	0.00	236,209.86	46,601.94	282,811.80	-3,130.14	10,991.65	19,694.77	27,556.28	1,304,594.22
Ingresos de Operaciones	303,041.75	198,040.77	2,068,631.24	2,569,713.76	338,480.54	416,527.66	382,616.46	1,137,624.66	406,484.16	564,775.75	548,424.34	1,519,684.25	340,181.69	786,854.87	766,509.40	1,893,545.96	7,120,568.63
Egresos Generales	172,104.23	140,645.09	124,044.23	436,793.55	127,968.07	124,857.22	127,228.70	380,053.99	141,732.34	124,036.42	170,374.13	436,142.89	135,682.89	123,454.59	249,599.41	508,736.89	1,761,727.32
Gastos Administrativos	155,600.06	120,815.73	108,776.92	385,192.71	110,300.28	108,325.14	110,337.36	328,962.78	109,052.76	108,603.15	111,688.18	329,344.09	100,353.36	101,384.10	177,200.96	378,938.42	1,422,438.00
Gastos Generales	7,625.67	10,587.72	6,050.20	24,263.59	9,148.70	8,661.44	7,552.40	25,362.54	3,383.39	7,211.34	3,142.89	13,737.62	4,191.02	2,939.75	3,092.51	10,223.28	73,587.03
Gastos de Depreciación	4,715.87	4,267.64	4,715.87	13,699.38	4,566.46	4,715.87	4,546.57	13,828.90	4,660.27	4,657.61	4,507.45	13,825.33	4,657.98	4,507.84	4,658.41	13,824.23	55,177.84
Otros Gastos	4,162.63	4,974.00	4,501.24	13,637.87	3,952.63	3,154.77	4,792.37	11,899.77	24,635.92	3,564.32	51,035.61	79,235.85	26,480.53	14,622.90	64,647.53	105,750.96	210,524.45
Utilidad antes de Provisiones	130,937.52	57,395.68	1,944,587.01	2,132,920.21	210,512.47	291,670.44	255,387.76	757,570.67	264,751.82	440,739.33	378,050.21	1,083,541.36	204,498.80	663,400.28	516,909.99	1,384,809.07	5,358,841.31
Provisiones por Cuentas Malas	6,685.96	1,036.56	965,192.71	972,915.23	0.07	12,165.38	1.22	12,166.67	0.02	236,209.88	0.54	236,210.44	180,513.16	443.41	150,000.62	330,957.19	1,552,249.53
Utilidad del Periodo	124,251.56	56,359.12	979,394.30	1,160,004.98	210,512.40	279,505.06	255,386.54	745,404.00	264,751.80	204,529.45	378,049.67	847,330.92	23,985.64	662,956.87	366,909.37	1,053,851.88	3,806,591.78