



ESTADO DE RESULTADO
Baneco Internacional (Panamá), 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	2,254,961.92	2,473,318.19	2,386,226.84	7,114,506.95	1,129,504.91	1,236,185.37	2,322,531.63	4,688,221.91	2,030,187.23	1,823,548.38	1,339,598.53	5,193,334.14	810,872.07	808,510.92	922,936.17	2,542,319.16	19,538,382.16
Préstamos	635,932.93	476,722.81	774,535.78	1,887,191.52	662,214.89	645,556.80	319,757.52	1,627,529.21	265,114.32	180,660.02	835,972.98	1,281,747.32	34,906.19	72,220.04	334,609.98	441,736.21	5,238,204.26
Depósitos	423,675.39	456,926.74	497,004.23	1,377,606.36	254,475.20	227,157.93	154,828.23	636,461.36	202,331.34	40,701.44	162,796.94	405,829.72	491,569.80	201,094.45	200,381.00	893,045.25	3,312,942.69
Inversiones	1,195,353.60	1,539,668.64	1,114,686.83	3,849,709.07	212,814.82	363,470.64	1,847,945.88	2,424,231.34	1,562,741.57	1,602,186.92	340,828.61	3,505,757.10	284,396.08	535,196.43	387,945.19	1,207,537.70	10,987,235.21
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	632,938.83	3,744,163.17	3,101,763.85	7,478,865.85	2,249,875.48	1,318,035.87	1,643,426.32	5,211,337.67	1,152,131.80	1,205,342.01	1,459,210.87	3,816,684.68	909,594.09	483,156.83	1,328,246.68	2,720,997.60	19,227,885.80
Intereses Pagados	625,599.20	3,734,779.19	3,101,763.85	7,462,142.24	2,241,747.42	1,310,613.68	1,635,314.44	5,187,675.54	1,142,467.19	1,198,917.82	1,447,804.84	3,789,189.85	895,609.40	474,959.05	1,321,378.48	2,691,946.93	19,130,954.56
Comisiones	7,339.63	9,383.98	0.00	16,723.61	8,128.06	7,422.19	8,111.88	23,662.13	9,664.61	6,424.19	11,406.03	27,494.83	13,984.69	8,197.78	6,868.20	29,050.67	96,931.24
Ingreso Neto de Intereses	1,622,023.09	-1,270,844.98	-715,537.01	-364,358.90	-1,120,370.57	-81,850.50	679,105.31	-523,115.76	878,055.43	618,206.37	-119,612.34	1,376,649.46	-98,722.02	325,354.09	-405,310.51	-178,678.44	310,496.36
Otros Ingresos	23,144,473.13	6,340,156.38	2,436,459.62	31,921,089.13	1,835,065.90	2,631,466.55	830,838.73	5,297,371.18	273,329.15	10,229.97	4,728,346.61	5,011,905.73	812,711.97	302,292.86	3,020,730.97	4,135,735.80	46,366,101.84
Comisiones	6,415.85	6,368.53	2,435.76	15,220.14	11,595.45	88,274.83	20,802.55	120,672.83	3,607.80	5,221.64	4,805.86	13,635.30	6,681.55	14,221.76	39,392.39	60,295.70	209,823.97
Operaciones con Divisas	23,138,057.28	4,733,479.78	2,428,804.82	30,300,341.88	1,823,470.45	2,543,191.72	0.00	4,366,662.17	269,721.35	5,008.33	3,162,659.25	3,437,388.93	0.00	0.00	0.00	0.00	38,104,392.98
Otros Ingresos	0.00	1,600,308.07	5,219.04	1,605,527.11	0.00	0.00	810,036.18	810,036.18	0.00	0.00	1,560,881.50	1,560,881.50	806,030.42	288,071.10	2,981,338.58	4,075,440.10	8,051,884.89
Ingresos de Operaciones	24,766,496.22	5,069,311.40	1,720,922.61	31,556,730.23	714,695.33	2,549,616.05	1,509,944.04	4,774,255.42	1,151,384.58	628,436.34	4,608,734.27	6,388,555.19	713,989.95	627,646.95	2,615,420.46	3,957,057.36	46,676,598.20
Egresos Generales	24,346,437.31	4,852,442.45	1,193,887.36	30,392,767.12	212,251.37	130,669.77	93,079.64	436,000.78	849,434.27	78,709.37	3,998,870.23	4,927,013.87	293,670.97	202,008.65	2,003,396.48	2,499,076.10	38,254,857.87
Gastos Administrativos	47,513.41	42,110.41	59,527.48	149,151.30	192,448.18	114,625.63	60,529.35	367,603.16	45,940.75	54,619.22	48,334.82	148,894.79	163,103.76	45,784.53	70,915.98	279,804.27	945,453.52
Gastos Generales	6,926.26	6,744.53	13,580.02	27,250.81	9,545.74	10,784.95	29,105.61	49,436.30	15,920.48	18,936.89	15,747.72	50,605.09	17,947.50	8,194.18	10,794.73	36,936.41	164,228.61
Gastos de Depreciación	1,578.31	0.00	641.64	2,219.95	635.12	635.12	635.12	1,905.36	635.12	635.12	635.12	1,905.36	635.12	635.12	635.12	1,905.36	7,936.03
Otros Gastos	24,290,419.33	4,803,587.51	1,120,138.22	30,214,145.06	9,622.33	4,624.07	2,809.56	17,055.96	786,937.92	4,518.14	3,934,152.57	4,725,608.63	111,984.59	147,394.82	1,921,050.65	2,180,430.06	37,137,239.71
Utilidad antes de Provisiones	420,058.91	216,868.95	527,035.25	1,163,963.11	502,443.96	2,418,946.28	1,416,864.40	4,338,254.64	301,950.31	549,726.97	609,864.04	1,461,541.32	420,318.98	425,638.30	612,023.98	1,457,981.26	8,421,740.33
Provisiones por Cuentas Malas	0.00	0.00	8,018.64	8,018.64	0.00	0.00	779,992.66	779,992.66	493,933.50	493,933.50	75,908.68	1,063,775.68	20,454.69	20,661.70	0.00	41,116.39	1,892,903.37
Utilidad del Periodo	420,058.91	216,868.95	519,016.61	1,155,944.47	502,443.96	2,418,946.28	636,871.74	3,558,261.98	-191,983.19	55,793.47	533,955.36	397,765.64	399,864.29	404,976.60	612,023.98	1,416,864.87	6,528,836.96