



**ESTADO DE RESULTADO**  
**Banex International Bank Corp**  
**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	220,471.27	225,228.46	249,375.36	695,075.09	264,727.97	265,093.83	268,801.00	798,622.80	277,883.52	318,639.64	314,838.74	911,361.90	326,530.68	340,538.42	357,516.72	1,024,585.82	3,429,645.61
Préstamos	105,875.16	99,713.88	111,459.50	317,048.54	110,899.01	116,427.78	119,193.58	346,520.37	136,492.95	150,579.22	151,132.24	438,204.41	157,293.46	153,962.17	161,510.28	472,765.91	1,574,539.23
Depósitos	5,762.78	5,083.81	3,904.90	14,751.49	5,644.90	11,384.72	10,441.54	27,471.16	10,924.25	3,628.78	7,307.38	21,860.41	8,696.71	11,877.99	14,785.18	35,359.88	99,442.94
Inversiones	108,833.33	120,430.77	134,010.96	363,275.06	148,184.06	137,281.33	139,165.88	424,631.27	130,466.32	164,431.64	156,399.12	451,297.08	160,540.51	174,698.26	181,221.26	516,460.03	1,755,663.44
Egresos de Operaciones	192,584.02	200,966.34	220,136.34	613,686.70	219,307.58	219,792.08	203,571.31	642,670.97	212,630.75	200,261.56	218,927.31	631,819.62	242,615.37	240,529.35	258,353.51	741,498.23	2,629,675.52
Intereses Pagados	188,224.04	189,976.52	212,549.85	590,750.41	215,187.75	211,513.85	199,825.87	626,527.47	205,408.17	193,922.38	214,926.46	614,257.01	235,507.78	235,874.77	253,461.80	724,844.35	2,556,379.24
Comisiones	4,359.98	10,989.82	7,586.49	22,936.29	4,119.83	8,278.23	3,745.44	16,143.50	7,222.58	6,339.18	4,000.85	17,562.61	7,107.59	4,654.58	4,891.71	16,653.88	73,296.28
Ingreso Neto de Intereses	27,887.25	24,262.12	29,239.02	81,388.39	45,420.39	45,301.75	65,229.69	155,951.83	65,252.77	118,378.08	95,911.43	279,542.28	83,915.31	100,009.07	99,163.21	283,087.59	799,970.09
Otros Ingresos	268,485.33	21,661.69	-24,298.05	265,848.97	1,602.68	96,427.59	2,480.77	100,511.04	108,362.67	60,373.11	4,882.82	173,618.60	2,355.05	12,628.96	1,812.10	16,796.11	556,774.72
Comisiones	1,405.33	1,161.69	1,702.51	4,269.53	1,602.68	2,177.59	2,480.77	6,261.04	2,762.67	2,623.11	3,682.82	9,068.60	2,355.05	1,878.96	1,812.10	6,046.11	25,645.28
Operaciones con Divisas	21,580.00	20,500.00	-42,080.00	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	245,500.00	0.00	16,079.44	261,579.44	0.00	94,250.00	0.00	94,250.00	105,600.00	57,750.00	1,200.00	164,550.00	0.00	10,750.00	0.00	10,750.00	531,129.44
Ingresos de Operaciones	296,372.58	45,923.81	4,940.97	347,237.36	47,023.07	141,729.34	67,710.46	256,462.87	173,615.44	178,751.19	100,794.25	453,160.88	86,270.36	112,638.03	100,975.31	299,883.70	1,356,744.81
Egresos Generales	22,642.61	19,131.76	-1,674.52	40,099.85	14,775.06	13,899.14	19,898.34	48,572.54	23,675.41	14,522.24	12,985.89	51,183.54	13,617.22	13,392.74	23,395.51	50,405.47	190,261.40
Gastos Administrativos	10,246.30	11,444.40	11,438.51	33,129.21	11,496.80	11,464.21	17,795.45	40,756.46	21,620.45	11,977.99	10,972.81	44,571.25	11,513.42	11,433.16	21,276.45	44,223.03	162,679.95
Gastos Generales	892.99	716.22	917.18	2,526.39	1,679.96	843.31	540.65	3,063.92	454.31	982.01	430.95	1,867.27	499.04	395.23	541.85	1,436.12	8,893.70
Gastos de Depreciación	277.90	281.14	335.04	894.08	335.04	335.04	335.04	1,005.12	335.04	335.04	335.04	1,005.12	337.15	337.15	337.15	1,011.45	3,915.77
Otros Gastos	11,225.42	6,690.00	-14,365.25	3,550.17	1,263.26	1,256.58	1,227.20	3,747.04	1,265.61	1,227.20	1,247.09	3,739.90	1,267.61	1,227.20	1,240.06	3,734.87	14,771.98
Utilidad antes de Provisiones	273,729.97	26,792.05	6,615.49	307,137.51	32,248.01	127,830.20	47,812.12	207,890.33	149,940.03	164,228.95	87,808.36	401,977.34	72,653.14	99,245.29	77,579.80	249,478.23	1,166,483.41
Provisiones por Cuentas Malas	22,006.35	13,847.59	-23,198.63	12,655.31	1,968.13	2,800.34	14,805.41	19,573.88	25,325.38	13,723.93	16,878.66	55,927.97	-9,159.24	5,399.64	13,946.52	10,186.92	98,344.08
Utilidad del Periodo	251,723.62	12,944.46	29,814.12	294,482.20	30,279.88	125,029.86	33,006.71	188,316.45	124,614.65	150,505.02	70,929.70	346,049.37	81,812.38	93,845.65	63,633.28	239,291.31	1,068,139.33