



**ESTADO DE RESULTADO**  
**The International Commercial Bank of China**  
**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	615,189.54	545,255.08	609,115.51	1,769,560.13	556,465.74	603,442.41	577,115.45	1,737,023.60	567,949.47	578,173.97	579,163.02	1,725,286.46	594,187.78	582,672.89	596,980.36	1,773,841.03	7,005,711.22
Préstamos	493,302.49	433,906.08	469,346.84	1,396,555.41	445,692.07	460,360.25	460,884.62	1,366,936.94	463,403.18	473,175.67	466,055.24	1,402,634.09	493,240.69	461,758.93	476,930.14	1,431,929.76	5,598,056.20
Depósitos	121,887.05	111,349.00	139,768.67	373,004.72	110,773.67	143,082.16	116,230.83	370,086.66	104,546.29	104,998.30	113,107.78	322,652.37	100,947.09	120,913.96	120,050.22	341,911.27	1,407,655.02
Egresos de Operaciones	259,208.44	239,700.59	233,003.50	731,912.53	241,542.48	231,434.44	221,694.16	694,671.08	214,140.34	198,002.45	176,444.19	588,586.98	190,692.59	185,361.94	194,200.96	570,255.49	2,585,426.08
Intereses Pagados	222,761.14	200,287.08	197,681.06	620,729.28	201,473.24	202,434.37	185,611.29	589,518.90	177,782.82	163,972.45	142,843.29	484,598.56	153,276.69	147,950.89	152,260.47	453,488.05	2,148,334.79
Comisiones	36,447.30	39,413.51	35,322.44	111,183.25	40,069.24	29,000.07	36,082.87	105,152.18	36,357.52	34,030.00	33,600.90	103,988.42	37,415.90	37,411.05	41,940.49	116,767.44	437,091.29
Ingreso Neto de Intereses	355,981.10	305,554.49	376,112.01	1,037,647.60	314,923.26	372,007.97	355,421.29	1,042,352.52	353,809.13	380,171.52	402,718.83	1,136,699.48	403,495.19	397,310.95	402,779.40	1,203,585.54	4,420,285.14
Otros Ingresos	111,164.36	103,993.66	102,144.53	317,302.55	100,698.83	122,605.53	132,585.51	355,889.87	119,620.34	120,620.34	136,471.34	376,712.02	135,416.93	131,287.99	151,914.36	418,619.28	1,468,523.72
Comisiones	108,964.36	101,793.66	99,944.53	310,702.55	98,498.83	120,180.53	130,185.51	348,864.87	117,470.34	118,424.34	126,131.54	362,026.22	133,261.93	129,137.99	149,764.36	412,164.28	1,433,757.92
Otros Ingresos	2,200.00	2,200.00	2,200.00	6,600.00	2,200.00	2,425.00	2,400.00	7,025.00	2,150.00	2,196.00	10,339.80	14,685.80	2,155.00	2,150.00	2,150.00	6,455.00	34,765.80
Ingresos de Operaciones	467,145.46	409,548.15	478,256.54	1,354,950.15	415,622.09	494,613.50	488,006.80	1,398,242.39	473,429.47	500,791.86	539,190.17	1,513,411.50	538,912.12	528,598.94	554,693.76	1,622,204.82	5,888,808.86
Egresos Generales	279,986.77	311,134.67	392,464.68	983,586.12	289,173.77	323,162.27	295,634.66	907,970.70	285,747.56	264,670.37	240,909.80	791,327.73	286,955.41	240,236.76	374,686.13	901,878.30	3,584,762.85
Gastos Administrativos	193,054.20	216,071.67	293,725.01	702,850.88	203,823.08	231,118.23	178,489.59	613,430.90	195,964.88	179,703.14	161,972.11	537,640.13	197,911.88	163,530.68	276,143.68	637,586.24	2,491,508.15
Gastos Generales	55,069.93	52,663.19	65,482.01	173,215.13	54,060.71	58,990.71	51,788.84	164,840.26	57,772.99	55,058.47	48,364.06	161,195.52	57,464.84	46,518.99	70,379.82	174,363.65	673,614.56
Gastos de Depreciación	16,391.59	23,676.69	15,499.50	55,567.78	15,500.15	15,479.73	15,133.11	46,112.99	15,097.14	14,969.94	15,422.06	45,489.14	14,129.64	14,084.32	12,390.40	40,604.36	187,774.27
Otros Gastos	15,471.05	18,723.12	17,758.16	51,952.33	15,789.83	17,573.60	50,223.12	83,586.55	16,912.55	14,938.82	15,151.57	47,002.94	17,449.05	16,102.77	15,772.23	49,324.05	231,865.87
Utilidad antes de Provisiones	187,158.69	98,413.48	85,791.86	371,364.03	126,448.32	171,451.23	192,372.14	490,271.69	187,681.91	236,121.49	298,280.37	722,083.77	251,956.71	288,362.18	180,007.63	720,326.52	2,304,046.01
Provisiones por Cuentas Malas	3,053.16	62,945.56	-53,662.36	12,336.36	-24,441.73	27,366.28	736.97	3,661.52	34,209.39	12,384.56	-45,272.30	1,321.65	31,467.63	58,575.71	-79,269.44	10,773.90	28,093.43
Utilidad del Periodo	184,105.53	35,467.92	139,454.22	359,027.67	150,890.05	144,084.95	191,635.17	486,610.17	153,472.52	223,736.93	343,552.67	720,762.12	220,489.08	229,786.47	259,277.07	709,552.62	2,275,952.58