



**ESTADO DE RESULTADO**  
**International Union Bank, S.A.**  
**ENERO - DICIEMBRE 2003**  
**(En Balboas)**

Descripción	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	21,250.13	113,916.08	115,067.26	250,233.47	112,903.72	120,943.41	125,443.27	359,290.40	124,409.55	122,283.86	131,648.26	378,341.67	138,511.18	139,718.17	138,942.60	417,171.95	1,405,037.49
Préstamos	554.17	455.05	379.07	1,388.29	305.70	0.00	1,011.11	1,316.81	1,119.44	1,119.44	1,119.44	3,358.32	2,431.94	2,901.39	3,595.13	8,928.46	14,991.88
Depósitos	4,484.88	6,870.45	7,066.72	18,422.05	5,525.35	2,087.41	8,920.89	16,533.65	5,066.80	6,582.97	4,886.63	16,536.40	4,999.49	4,811.16	5,624.36	15,435.01	66,927.11
Inversiones	16,211.08	106,590.58	107,621.47	230,423.13	107,072.67	118,856.00	115,511.27	341,439.94	118,223.31	114,581.45	125,642.19	358,446.95	131,079.75	132,005.62	129,723.11	392,808.48	1,323,118.50
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	7,367.57	56,313.02	65,461.01	129,141.60	61,426.54	101,534.32	68,918.61	231,879.47	70,670.15	72,619.08	79,197.96	222,487.19	88,106.58	91,588.89	123,060.01	302,755.48	886,263.74
Intereses Pagados	5,918.57	52,617.02	62,491.01	121,026.60	60,197.87	92,083.32	65,764.18	218,045.37	67,756.71	68,978.25	76,152.96	212,887.92	82,036.83	81,856.40	91,604.31	255,497.54	807,457.43
Comisiones	1,449.00	3,696.00	2,970.00	8,115.00	1,228.67	9,451.00	3,154.43	13,834.10	2,913.44	3,640.83	3,045.00	9,599.27	6,069.75	9,732.49	31,455.70	47,257.94	78,806.31
Ingreso Neto de Intereses	13,882.56	57,603.06	49,606.25	121,091.87	51,477.18	19,409.09	56,524.66	127,410.93	53,739.40	49,664.78	52,450.30	155,854.48	50,404.60	48,129.28	15,882.59	114,416.47	518,773.75
Otros Ingresos	0.00	1,110.00	45,176.58	46,286.58	389.27	47,656.20	575.00	48,620.47	59,874.85	1,261.05	951.34	62,087.24	3,718.96	22,304.81	2,277.91	28,301.68	185,295.97
Comisiones	0.00	1,110.00	1,845.44	2,955.44	389.27	-1,143.26	575.00	-178.99	2,035.51	1,261.05	951.34	4,247.90	1,456.21	1,999.81	2,197.91	5,653.93	12,678.28
Operaciones con Divisas	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
Dividendos	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	43,331.14	43,331.14	0.00	48,799.46	0.00	48,799.46	57,839.34	0.00	0.00	57,839.34	2,262.75	20,305.00	80.00	22,647.75	172,617.69
Ingresos de Operaciones	13,882.56	58,713.06	94,782.83	167,378.45	51,866.45	67,065.29	57,099.66	176,031.40	113,614.25	50,925.83	53,401.64	217,941.72	54,123.56	70,434.09	18,160.50	142,718.15	704,069.72
Egresos Generales	30,690.81	35,267.51	40,511.51	106,469.83	84,427.69	58,817.04	52,230.12	195,474.85	69,477.76	68,495.05	59,351.00	197,323.81	68,609.52	26,913.87	56,268.84	151,792.23	651,060.72
Gastos Administrativos	17,383.53	18,633.53	18,445.20	54,462.26	52,581.55	35,230.87	33,434.66	121,247.08	40,289.06	37,667.51	20,951.37	98,907.94	32,508.08	31,701.36	27,404.03	91,613.47	366,230.75
Gastos Generales	6,254.83	6,546.68	11,634.19	24,435.70	21,323.80	13,081.63	8,431.84	42,837.27	18,497.94	17,879.52	27,225.62	63,603.08	22,809.27	13,684.73	12,391.52	48,885.52	179,761.57
Gastos de Depreciación	2,052.45	2,052.45	2,187.97	6,292.87	2,187.97	2,260.53	2,224.25	6,672.75	2,224.25	2,583.78	2,298.68	7,106.71	2,286.51	2,495.02	6,635.81	11,417.34	31,489.67
Otros Gastos	5,000.00	8,034.85	8,244.15	21,279.00	8,334.37	8,244.01	8,139.37	24,717.75	8,466.51	10,364.24	8,875.33	27,706.08	11,005.66	-20,967.24	9,837.48	-124.10	73,578.73
Utilidad antes de Provisiones	-16,808.25	23,445.55	54,271.32	60,908.62	-32,561.24	8,248.25	4,869.54	-19,443.45	44,136.49	-17,569.22	-5,949.36	20,617.91	-14,485.96	43,520.22	-38,108.34	-9,074.08	53,009.00
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	1,000.00	-1,000.00	0.00	0.00	-1,000.00	0.00	1,500.00	0.00	1,500.00	1,500.00
Utilidad del Periodo	-16,808.25	23,445.55	54,271.32	60,908.62	-32,561.24	8,248.25	3,869.54	-20,443.45	45,136.49	-17,569.22	-5,949.36	21,617.91	-14,485.96	42,020.22	-38,108.34	-10,574.08	51,509.00