



**ESTADO DE RESULTADO COMPARATIVO
BANCA INTERNACIONAL
ACUMULADO 2002, ACUMULADO 2003 Y ENERO - DICIEMBRE 2004
(En Balboas)**

Descripcion	2002	2003												2004	
	Ene. - Dic. Acumulado	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	338,748,246.21	294,210,485.09	21,265,100.03	20,319,989.43	20,789,323.70	20,753,833.06	21,619,181.00	21,633,346.32	21,079,553.16	22,223,267.04	22,163,036.93	23,433,260.35	21,395,406.45	24,509,919.47	261,185,216.94
Préstamos	186,907,863.95	175,211,889.39	13,556,598.55	12,524,465.98	13,613,613.37	13,356,673.95	13,479,154.01	13,882,230.63	13,999,787.75	14,565,940.54	14,440,685.58	15,143,997.22	13,884,397.17	14,589,364.05	167,036,908.80
Depósitos	60,679,440.89	43,580,305.70	3,230,610.84	2,716,722.77	1,962,878.35	2,691,107.84	3,033,975.36	2,643,911.30	2,137,788.46	3,016,525.07	2,833,808.39	3,019,326.71	2,112,637.28	2,923,459.40	32,322,751.77
Inversiones	87,548,879.41	71,725,325.07	4,258,826.15	4,795,566.42	4,909,172.74	4,513,018.26	4,843,356.59	4,718,869.77	4,735,551.80	4,429,940.89	4,666,337.64	5,016,639.55	4,890,438.10	6,771,638.55	58,549,356.46
Arrendamiento Financiero	2,564,257.23	2,604,245.06	183,110.23	183,698.43	187,839.08	183,672.92	188,963.84	187,696.76	196,665.56	206,784.81	210,559.27	212,790.46	391,257.75	222,136.57	2,555,175.68
Otros Ingresos	1,047,804.73	1,088,719.87	35,954.26	99,535.83	115,820.16	9,360.09	73,731.20	200,637.86	9,759.59	4,075.73	11,646.05	40,506.41	116,676.15	3,320.90	721,024.23
Egresos de Operaciones	236,652,843.99	204,873,583.91	14,715,208.78	13,670,281.92	12,941,672.21	13,434,262.30	13,721,016.06	13,397,419.76	13,863,413.41	13,974,948.72	13,723,946.60	14,315,878.88	13,034,185.55	14,754,091.32	165,546,325.51
Intereses Pagados	233,531,125.54	199,604,070.26	14,432,855.68	13,386,626.38	12,583,409.68	13,091,595.77	13,353,684.39	13,064,267.32	13,401,831.53	13,588,197.10	13,401,140.03	13,818,285.65	12,698,191.64	14,150,468.51	160,970,553.68
Comisiones	3,121,718.45	5,269,513.65	282,353.10	283,655.54	358,262.53	342,666.53	367,331.67	333,152.44	461,581.88	386,751.62	322,806.57	497,593.23	335,993.91	603,622.81	4,575,771.83
Ingreso Neto de Intereses	102,095,402.22	89,336,901.18	6,549,891.25	6,649,707.51	7,847,651.49	7,319,570.76	7,898,164.94	8,235,926.56	7,216,139.75	8,248,318.32	8,439,090.33	9,117,381.47	8,361,220.90	9,755,828.15	95,638,891.43
Otros Ingresos	144,659,785.31	182,390,187.81	8,611,002.83	26,082,551.48	13,132,859.73	5,953,931.13	4,266,483.13	6,821,666.73	7,226,428.40	17,792,384.72	10,080,459.65	5,675,908.67	7,025,855.47	9,473,499.22	122,143,031.16
Comisiones	23,043,676.87	17,677,831.29	1,090,495.17	874,112.27	1,601,870.01	1,208,091.45	1,205,459.29	1,136,567.63	1,191,807.37	2,510,729.71	2,077,622.78	1,715,276.89	1,710,716.38	2,290,511.90	18,613,260.85
Operaciones con Divisas	20,516,704.51	43,036,181.85	30,177.55	32,220.52	29,061.85	-48,467.06	16,499.65	56,333.14	-94,959.82	22,760.96	36,779.23	47,592.42	1,093,720.34	210,038.50	1,431,757.28
Dividendos	3,970,404.31	3,223,381.66	0.00	4,800,809.67	0.00	590,000.00	81,925.59	2,547.29	3,537.90	0.00	2,266,575.27	40,685.85	10,541.68	1,651,656.73	9,448,279.98
Otros Ingresos	97,128,999.62	118,452,793.01	7,490,330.11	20,375,409.02	11,501,927.87	4,204,306.74	2,962,598.60	5,626,218.67	6,126,042.95	15,258,894.05	5,699,482.37	3,872,353.51	4,210,877.07	5,321,292.09	92,649,733.05
Ingresos de Operaciones	246,755,187.53	271,727,088.99	15,160,894.08	32,732,258.99	20,980,511.22	13,273,501.89	12,164,648.07	15,057,593.29	14,442,568.15	26,040,703.04	18,519,549.98	14,793,290.14	15,387,076.37	19,229,327.37	217,781,922.59
Egresos Generales	120,804,966.67	149,902,188.91	5,600,839.01	15,425,539.56	6,185,979.24	20,974,807.26	5,280,818.47	4,303,356.71	5,237,963.70	9,463,050.89	4,773,451.62	4,376,443.07	122,506.29	-203,329.39	81,541,426.43
Gastos Administrativos	33,821,227.92	27,084,115.13	2,385,629.02	1,936,747.84	2,436,457.26	2,176,027.51	2,210,109.72	2,125,787.28	2,332,188.75	2,290,472.35	2,387,928.44	2,328,654.27	2,163,188.91	3,291,562.14	28,064,753.49
Gastos Generales	11,325,015.80	8,310,143.33	563,723.44	596,742.50	799,419.37	662,774.97	661,291.02	695,152.61	671,709.39	1,197,622.80	651,419.07	761,829.76	1,553,167.17	824,008.93	9,638,861.03
Gastos de Depreciación	6,131,582.03	2,478,638.85	703,122.74	189,887.54	186,187.45	182,640.65	180,226.02	177,496.61	210,259.89	182,934.12	185,058.51	178,893.56	158,420.35	157,524.64	2,692,652.08
Otros Gastos	69,527,140.92	112,029,291.60	1,948,363.81	12,702,161.68	2,763,915.16	17,953,364.13	2,229,191.71	1,304,920.21	2,023,805.67	5,792,021.62	1,549,045.60	1,107,065.48	-3,752,270.14	-4,476,425.10	41,145,159.83
Utilidad antes de Provisiones	125,950,220.86	121,824,900.08	9,560,055.07	17,306,719.43	14,794,531.98	-7,701,305.37	6,883,829.61	10,754,236.58	9,204,604.45	16,577,652.15	13,746,098.36	10,416,847.07	15,264,570.08	19,432,656.76	136,240,496.16
Provisiones por Cuentas Malas	28,881,876.70	16,571,429.01	71,232.25	448,542.12	2,048,740.80	597,081.55	1,165,855.90	853,965.74	583,798.90	2,169,340.44	1,279,054.88	1,372,569.38	-33,194.22	7,726,282.16	18,283,269.90
Utilidad del Periodo	97,068,344.16	105,253,471.07	9,488,822.82	16,858,177.31	12,745,791.18	-8,298,386.92	5,717,973.71	9,900,270.84	8,620,805.55	14,408,311.71	12,467,043.48	9,044,277.69	15,297,764.30	11,706,374.60	117,957,226.26