



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

| Descripcion | 2003 | | | | | | | | | | | | 2004 | |
|-------------------------------|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| | Acumulado Anual | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | Acumulado Anual |
| Ingresos Por Intereses | 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 | 175,211,889.39 | 13,566,598.55 | 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 | 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 | 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 | 2,604,245.06 | 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 | 1,088,719.87 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 3,223,381.66 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 | 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 |