



**ESTADO DE RESULTADO COMPARATIVO  
CENTRO BANCARIO 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	2,022,920,125.49	1,741,542,746.59	136,784,130.07	128,493,772.64	136,944,526.57	133,304,985.73	134,433,132.54	134,263,826.06	137,932,026.97	144,988,258.33	140,209,180.57	151,418,988.81	144,766,983.37	164,792,469.51	1,688,332,281.17
Préstamos	1,401,667,298.29	1,286,279,158.21	102,210,369.37	95,211,426.96	103,528,944.60	100,217,411.65	101,790,208.15	104,872,349.76	104,900,812.96	105,711,037.84	102,918,551.03	112,155,327.74	105,155,432.67	117,251,065.35	1,255,922,938.08
Depósitos	197,633,163.88	136,842,248.05	9,648,773.62	8,622,671.13	8,014,031.00	8,500,790.71	8,792,333.11	11,087,898.00	8,913,753.14	10,380,733.76	9,165,508.67	9,724,093.47	9,152,408.14	12,157,762.57	114,160,757.32
Inversiones	359,690,671.65	295,903,212.86	24,188,581.33	22,861,143.87	23,955,754.59	23,632,974.94	23,000,585.93	16,841,215.93	23,246,829.58	28,221,892.22	27,366,696.04	28,673,394.55	29,498,674.61	33,853,596.81	305,341,340.40
Arrendamiento Financiero	5,430,232.83	5,488,604.80	359,630.14	368,532.97	394,048.79	356,057.26	359,780.40	356,254.66	376,052.61	366,383.53	396,098.91	403,533.66	560,893.27	407,996.74	4,705,262.94
Otros Ingresos	58,498,758.84	17,029,522.67	376,775.61	1,429,997.71	1,051,747.59	597,751.17	490,224.95	1,106,107.71	494,578.68	308,210.98	362,325.92	462,639.39	399,574.68	1,122,048.04	8,201,982.43
Egresos de Operaciones	1,112,384,134.69	865,471,221.15	63,945,843.33	60,141,304.64	63,748,937.31	63,026,388.37	64,153,184.49	63,592,721.10	65,198,055.67	68,160,332.11	64,386,277.73	70,745,515.62	71,399,411.58	83,370,523.05	801,868,495.00
Intereses Pagados	1,048,313,923.12	804,651,331.23	59,461,561.13	55,833,511.53	57,648,584.05	58,132,451.68	59,094,344.66	60,118,427.56	59,929,375.59	63,853,152.93	61,763,096.69	65,664,464.79	66,417,941.88	75,228,085.57	743,144,998.06
Comisiones	64,070,211.57	60,819,889.92	4,484,282.20	4,307,793.11	6,100,353.26	4,893,936.69	5,058,839.83	3,474,293.54	5,268,680.08	4,307,179.18	2,623,181.04	5,081,050.83	4,981,469.70	8,142,437.48	58,723,496.94
Ingreso Neto de Intereses	910,535,990.80	876,071,525.44	72,838,286.74	68,352,468.00	73,195,589.26	70,278,597.36	70,279,948.05	70,671,104.96	72,733,971.30	76,827,926.22	75,822,902.84	80,673,473.19	73,367,571.79	81,421,946.46	886,463,786.17
Otros Ingresos	628,290,378.20	657,638,555.22	55,779,489.95	63,812,290.00	64,079,860.73	44,935,948.15	42,440,916.74	48,147,713.96	48,294,256.50	61,509,496.25	46,420,603.11	46,299,141.26	48,930,305.83	99,953,261.08	670,603,283.56
Comisiones	236,706,467.02	250,916,439.56	19,654,844.98	19,831,268.68	24,005,206.24	21,668,226.40	21,264,096.39	25,543,984.29	22,922,107.09	23,019,390.69	17,846,332.33	18,442,084.30	18,130,630.12	29,938,619.19	262,266,790.70
Operaciones con Divisas	31,538,337.95	48,289,628.26	380,790.56	306,121.18	457,832.92	55,452.47	328,064.98	513,019.32	346,091.89	378,774.97	347,264.90	407,294.29	1,406,338.93	551,261.08	5,478,307.49
Dividendos	93,269,213.64	84,758,522.45	8,017,021.22	12,071,912.14	7,358,750.51	10,615,010.84	9,778,663.94	7,650,361.31	8,172,508.10	6,768,259.17	7,045,678.84	12,012,137.71	7,120,787.51	10,409,955.16	107,021,046.45
Otros Ingresos	266,776,359.59	273,673,964.95	27,726,833.19	31,602,988.00	32,258,071.06	12,597,258.44	11,070,091.43	14,440,349.04	16,853,549.42	31,343,071.42	21,181,327.04	15,437,624.96	22,272,549.27	59,053,425.65	295,837,138.92
Ingresos de Operaciones	1,538,826,369.00	1,533,710,080.66	128,617,776.69	132,164,758.00	137,275,449.99	115,214,545.51	112,720,864.79	118,818,818.92	121,028,227.80	138,337,422.47	122,243,505.95	126,972,614.45	122,297,877.62	181,375,207.54	1,557,067,069.73
Egresos Generales	763,328,524.84	792,045,575.01	49,899,879.64	65,850,060.39	61,060,322.27	77,293,584.58	56,114,346.37	62,347,043.31	55,433,152.96	61,835,208.53	54,275,546.09	47,099,281.58	50,072,175.40	61,199,284.43	702,479,885.56
Gastos Administrativos	317,477,882.20	347,548,189.95	26,555,087.85	26,694,413.27	30,165,169.30	31,650,135.30	28,410,622.68	29,392,303.51	28,276,356.49	27,144,703.25	26,417,373.97	27,395,764.21	29,992,393.36	35,597,741.54	347,692,064.74
Gastos Generales	137,411,297.15	135,656,833.43	9,988,390.59	10,425,358.25	13,737,528.74	11,918,795.08	11,525,382.20	12,956,931.06	13,544,415.02	11,543,947.47	12,370,030.36	12,065,163.82	12,897,815.82	15,341,408.46	148,315,166.87
Gastos de Depreciación	54,384,277.77	51,861,520.17	4,446,837.55	3,826,866.39	3,917,726.09	4,246,519.37	3,993,925.82	2,094,477.65	3,741,011.88	3,811,950.75	3,638,516.37	3,723,149.76	3,663,922.38	4,678,994.51	45,783,898.52
Otros Gastos	254,055,067.72	256,979,031.45	8,909,563.65	24,903,422.48	13,239,898.14	29,478,134.83	12,184,415.67	17,903,331.09	9,871,369.57	19,334,607.06	11,849,625.39	3,915,203.79	3,518,043.84	5,581,139.92	160,688,755.43
Utilidad antes de Provisiones	775,497,844.16	741,664,505.65	78,717,897.05	66,314,697.61	76,215,127.72	37,920,960.93	56,606,518.43	56,471,775.61	65,595,074.84	76,502,213.94	67,967,959.86	79,873,332.87	72,225,702.22	120,175,923.11	854,587,184.17
Provisiones por Cuentas Malas	536,710,670.38	95,139,866.77	4,278,066.47	4,501,082.72	10,906,070.60	8,334,502.62	-4,434,201.52	3,906,539.10	9,040,129.23	-2,006,037.59	-954,550.60	-28,609,056.87	11,375,224.88	63,260,840.21	79,598,609.25
Utilidad del Periodo	238,787,173.78	646,524,638.88	74,439,830.58	61,813,614.89	65,309,057.12	29,586,458.31	61,040,719.95	52,565,236.51	56,554,945.61	78,508,251.53	68,922,510.46	108,482,389.74	60,850,477.34	56,915,082.90	774,988,574.92