



**ESTADO DE RESULTADO MENSUAL  
CENTRO BANCARIO 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	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	1,286,279,158.21	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	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	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	5,488,604.80	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	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	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	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	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	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	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	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	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	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	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	1,533,710,080.66	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	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	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	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	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	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	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	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	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