



ESTADO DE RESULTADO COMPARATIVO
BANCA INTERNACIONAL
ACUMULADO 2003, ACUMULADO 2004 Y ENERO - DICIEMBRE 2005
 (En Balboas)

Descripcion	2003	2004												2005	
	Ene. - Dic.	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	294,210,485.09	262,663,843.53	23,760,771.47	22,361,192.23	24,514,013.20	25,577,572.67	25,844,228.37	27,220,354.97	27,063,803.44	28,158,074.27	30,441,176.40	29,525,352.18	30,882,035.15	29,836,659.98	325,185,234.33
Préstamos	175,211,889.39	167,078,039.06	14,852,465.03	13,765,621.51	15,290,905.81	15,466,129.09	15,323,629.88	16,549,102.49	16,599,331.21	17,464,886.46	17,644,681.46	18,648,865.75	18,383,974.51	19,142,009.67	199,131,602.87
Depósitos	43,580,305.70	32,466,094.04	3,633,172.13	3,218,900.88	4,110,195.19	4,280,890.08	4,172,639.20	4,911,057.02	4,639,811.30	5,095,057.43	5,324,421.65	5,044,441.83	4,708,505.66	5,916,990.10	55,056,082.47
Inversiones	71,725,325.07	59,843,510.52	5,050,724.98	5,132,171.63	4,879,452.54	5,590,015.55	6,092,445.99	5,540,102.89	5,569,632.23	5,378,216.62	7,302,800.19	5,584,324.33	7,482,667.88	4,467,802.65	68,070,357.48
Arrendamiento Financiero	2,604,245.06	2,555,175.68	222,525.06	223,175.75	229,436.13	236,323.96	248,580.60	214,654.14	235,393.52	210,972.93	161,945.03	240,888.85	300,127.50	300,761.72	2,824,785.19
Otros Ingresos	1,088,719.87	721,024.23	1,884.27	21,322.46	4,023.53	4,213.99	6,932.70	5,438.43	19,635.18	8,940.83	7,328.07	6,831.42	6,759.60	9,095.84	102,406.32
Egresos de Operaciones	204,873,583.91	166,941,741.62	14,198,622.78	13,399,709.84	14,852,932.54	15,080,364.76	15,265,906.10	15,294,328.17	15,749,806.30	16,901,894.03	17,316,246.06	18,204,280.62	17,783,507.29	21,332,008.13	195,379,606.62
Intereses Pagados	199,604,070.26	162,275,964.45	13,864,958.08	12,941,757.75	14,498,051.34	14,630,262.06	14,991,713.32	14,913,589.20	15,364,569.53	16,470,251.20	16,846,273.59	17,722,586.81	17,238,418.94	19,691,397.09	189,173,828.91
Comisiones	5,269,513.65	4,665,777.17	333,664.70	457,952.09	354,881.20	450,102.70	274,192.78	380,738.97	385,236.77	431,642.83	469,972.47	481,693.81	545,088.35	1,640,611.04	6,205,777.71
Ingreso Neto de Intereses	89,336,901.18	95,722,101.91	9,562,148.69	8,961,482.39	9,661,080.66	10,497,207.91	10,578,322.27	11,926,026.80	11,313,997.14	11,256,180.24	13,124,930.34	11,321,071.56	13,098,527.86	8,504,651.85	129,805,627.71
Otros Ingresos	182,390,187.81	123,351,662.31	2,373,344.35	2,685,957.29	6,401,193.48	4,978,717.39	7,951,571.07	11,421,655.39	4,090,441.51	5,017,628.22	9,007,207.70	8,448,794.69	12,446,506.56	10,850,310.15	85,673,327.80
Comisiones	17,677,831.29	18,638,533.47	1,740,445.65	96,388.31	1,164,984.28	1,017,686.12	1,009,337.78	2,553,205.86	1,004,737.82	1,033,140.61	1,263,306.30	5,511,476.72	1,363,804.88	2,265,419.35	20,023,933.68
Operaciones con Divisas	43,036,181.85	1,431,757.28	-612,496.66	1,110,401.44	432,555.98	748,270.55	414,297.70	714,502.27	433,178.32	235,672.84	-260,596.96	471,551.75	24,020.09	-196,467.30	3,514,890.02
Dividendos	3,223,381.66	9,448,279.98	561.75	1,211.65	3,007,735.11	76,064.85	14,273.22	616,700.00	0.00	5,306.85	5,916.87	5,306.85	0.00	1,932,195.78	5,665,272.93
Otros Ingresos	118,452,793.01	93,833,091.58	1,244,833.61	1,477,955.89	1,795,918.11	3,136,695.87	6,513,662.37	7,537,247.26	2,652,525.37	3,743,507.92	7,998,581.49	2,460,459.37	11,058,681.59	6,849,162.32	56,469,231.17
Ingresos de Operaciones	271,727,088.99	219,073,764.22	11,935,493.04	11,647,439.68	16,062,274.14	15,475,925.30	18,529,893.34	23,347,682.19	15,404,438.65	16,273,808.46	22,132,138.04	19,769,866.25	25,545,034.42	19,354,962.00	215,478,955.51
Egresos Generales	149,902,188.91	83,873,312.94	4,722,830.61	4,884,540.88	7,763,110.55	9,747,981.34	5,734,082.82	6,555,908.53	5,348,089.73	5,465,703.07	9,510,711.67	8,106,161.06	6,877,060.06	9,391,239.79	84,107,420.11
Gastos Administrativos	27,084,115.13	28,713,202.32	1,977,482.02	2,268,386.62	2,254,525.34	2,125,427.01	2,150,614.08	2,158,572.96	2,199,878.59	2,348,690.33	4,442,855.23	2,425,554.73	3,368,664.60	4,154,796.47	31,875,447.98
Gastos Generales	8,310,143.33	9,818,586.84	414,984.31	764,641.14	572,270.28	440,448.26	494,931.14	560,947.91	396,115.83	439,549.77	518,520.32	789,768.02	505,479.52	3,108,524.27	9,006,180.77
Gastos de Depreciación	2,478,638.85	2,790,152.91	192,231.50	222,598.47	186,508.77	163,434.65	167,722.42	164,644.91	173,423.79	169,194.64	173,604.73	169,690.12	178,904.79	180,001.74	2,141,960.53
Otros Gastos	112,029,291.60	42,551,370.87	2,138,132.78	1,628,914.65	4,749,806.16	7,018,671.42	2,920,815.18	3,671,742.75	2,578,671.52	2,508,268.33	4,375,731.39	4,721,148.19	2,824,011.15	1,947,917.31	41,083,830.83
Utilidad antes de Provisiones	121,824,900.08	135,200,451.28	7,212,662.43	6,762,898.80	8,299,163.59	5,727,943.96	12,795,810.52	16,791,773.66	10,056,348.92	10,808,105.39	12,621,426.37	11,663,705.19	18,667,974.36	9,963,722.21	131,371,535.40
Provisiones por Cuentas Malas	16,571,429.01	18,481,356.33	-103,798.19	877,446.22	106,575.29	342,965.87	87,933.48	2,264,413.22	279,874.81	594,958.26	509,769.41	980,161.89	542,580.58	6,356,480.01	12,839,360.85
Utilidad del Periodo	105,253,471.07	116,719,094.95	7,316,460.62	5,885,452.58	8,192,588.30	5,384,978.09	12,707,877.04	14,527,360.44	9,776,474.11	10,213,147.13	12,111,656.96	10,683,543.30	18,125,393.78	3,607,242.20	118,532,174.55