



**ESTADO DE RESULTADO MENSUAL**  
**BANCA INTERNACIONAL**  
**ACUMULADO 2004 Y ENERO - DICIEMBRE 2005**  
 (En Balboas)

Descripcion	2004												2005	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	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	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	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	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	2,555,175.68	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	2,790,152.91	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	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	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	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	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