



ESTADO DE RESULTADO COMPARATIVO
CENTRO BANCARIO 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	1,741,542,746.59	1,691,698,020.21	159,491,154.08	146,121,454.11	166,469,078.47	161,034,694.16	165,301,793.62	172,580,144.78	176,107,090.10	182,306,363.34	184,498,566.84	183,587,932.60	180,452,141.66	196,351,198.72	2,074,301,612.48
Préstamos	1,286,279,158.21	1,257,986,080.53	114,677,369.34	104,557,135.28	117,465,391.13	115,571,922.57	116,820,549.70	120,707,209.64	126,319,206.47	131,184,482.08	130,260,560.69	134,475,548.45	134,161,148.14	149,588,810.65	1,495,789,334.14
Depósitos	136,842,248.05	114,303,950.11	16,354,262.21	14,908,481.91	16,578,316.70	16,752,769.78	17,776,556.36	18,396,664.56	17,985,583.26	18,512,660.48	18,611,394.08	18,808,221.37	18,864,332.66	22,090,015.05	215,639,258.42
Inversiones	295,903,212.86	306,635,494.46	27,230,396.43	25,969,267.79	31,371,529.45	28,013,319.79	29,968,037.39	32,306,439.68	31,082,021.27	28,474,081.23	33,475,199.66	28,194,554.78	25,376,368.20	22,081,817.83	343,543,033.50
Arrendamiento Financiero	5,488,604.80	4,705,262.94	383,765.46	376,492.14	347,964.85	379,280.59	397,595.26	350,321.25	372,881.88	359,130.66	307,491.85	390,654.89	466,120.91	464,179.14	4,595,878.88
Otros Ingresos	17,029,522.67	8,067,232.17	845,360.64	310,076.99	705,876.34	317,401.43	339,054.91	819,509.65	347,397.22	3,776,008.89	1,843,920.56	1,718,953.11	1,584,171.75	2,126,376.05	14,734,107.54
Egresos de Operaciones	865,471,221.15	803,383,685.94	79,266,175.32	73,602,239.60	82,830,884.52	81,706,076.18	85,204,405.72	86,728,294.35	89,590,605.45	99,325,416.26	95,630,133.22	100,023,976.65	101,493,976.15	110,931,939.75	1,086,334,123.17
Intereses Pagados	804,651,331.23	744,570,183.66	74,326,669.66	68,873,234.63	79,011,808.77	76,937,660.56	80,853,652.65	80,845,097.31	85,090,322.59	94,182,577.61	90,777,665.29	95,009,736.96	96,031,140.80	105,594,896.52	1,027,534,463.35
Comisiones	60,819,889.92	58,813,502.28	4,939,505.66	4,729,004.97	3,819,075.75	4,768,415.62	4,350,753.07	5,883,197.04	4,500,282.86	5,142,838.65	4,852,467.93	5,014,239.69	5,462,835.35	5,337,043.23	58,799,659.82
Ingreso Neto de Intereses	876,071,525.44	888,314,334.27	80,224,978.76	72,519,214.51	83,638,193.95	79,328,617.98	80,097,387.90	85,851,850.43	86,516,484.65	82,980,947.08	88,868,433.62	83,563,955.95	78,958,165.51	85,419,258.97	987,967,489.31
Otros Ingresos	657,638,555.22	683,808,012.51	38,969,882.15	38,986,394.45	54,680,771.30	38,953,460.81	48,543,393.89	63,040,433.49	46,633,289.80	42,963,590.44	51,854,982.59	49,265,864.33	52,459,843.39	108,907,350.89	635,259,257.53
Comisiones	250,916,439.56	266,194,553.32	21,721,539.71	19,642,518.84	22,883,369.26	22,574,660.62	22,370,525.68	26,617,055.09	23,046,168.53	24,181,531.00	24,517,885.07	29,671,186.31	25,045,382.42	30,093,465.03	292,365,287.56
Operaciones con Divisas	48,289,628.26	5,478,235.48	33,385.87	1,296,956.29	811,607.21	1,546,966.39	2,686,824.39	-774,337.13	862,674.38	602,955.71	-43,364.34	832,441.69	403,562.47	286,230.48	8,545,903.41
Dividendos	84,758,522.45	107,034,608.95	9,531,689.88	7,364,142.88	10,525,272.72	8,061,099.52	6,823,091.24	14,509,849.12	12,368,995.85	5,458,988.55	8,983,635.26	7,523,763.48	4,213,757.23	15,649,354.42	111,013,640.15
Otros Ingresos	273,673,964.95	305,100,614.76	7,683,266.69	10,682,776.44	20,460,522.11	6,770,734.28	16,662,952.58	22,687,866.41	10,355,451.04	12,720,115.18	18,396,826.60	11,238,472.85	22,797,141.27	62,878,300.96	223,334,426.41
Ingresos de Operaciones	1,533,710,080.66	1,572,122,346.78	119,194,860.91	111,505,608.96	138,318,965.25	118,282,078.79	128,640,781.79	148,892,283.92	133,149,774.45	125,944,537.52	140,723,416.21	132,829,820.28	131,418,008.90	194,326,609.86	1,623,226,746.84
Egresos Generales	765,197,537.24	721,828,948.73	57,391,268.21	39,765,009.73	60,689,504.83	70,510,250.49	60,821,678.77	66,996,518.94	58,346,514.05	59,635,662.85	79,673,006.04	64,313,032.79	66,079,461.71	77,142,365.42	761,364,273.83
Gastos Administrativos	347,548,189.95	359,820,583.12	28,245,580.17	30,717,759.44	34,921,733.81	32,527,485.85	30,636,837.55	32,918,075.92	31,571,459.27	31,593,097.16	32,554,234.05	30,943,858.94	32,400,928.82	40,825,080.66	389,856,131.64
Gastos Generales	135,656,833.43	151,965,124.14	10,932,989.17	9,753,998.67	13,006,216.49	13,676,109.86	13,809,497.45	13,131,570.86	12,895,701.40	13,114,531.45	14,384,893.68	13,518,172.15	14,695,700.82	17,001,717.83	159,921,099.83
Gastos de Depreciación	51,861,520.17	46,196,922.33	3,884,194.42	3,758,052.39	4,032,304.80	3,770,069.49	3,816,168.20	4,000,831.92	3,983,313.18	3,917,390.58	4,088,221.16	4,059,822.60	3,960,132.53	4,038,704.82	47,309,206.09
Otros Gastos	230,130,993.68	163,846,319.14	14,328,504.45	-4,464,800.77	8,729,249.73	20,536,585.29	12,559,175.57	16,946,040.24	9,896,040.20	11,010,643.66	28,645,657.15	15,791,179.10	15,022,699.54	15,276,862.11	164,277,836.27
Utilidad antes de Provisiones	768,512,543.42	850,293,398.05	61,803,592.70	71,740,599.23	77,629,460.42	47,771,828.30	67,819,103.02	81,895,764.98	74,803,260.40	66,308,874.67	61,050,410.17	68,516,787.49	65,338,547.19	117,184,244.44	861,862,473.01
Provisiones por Cuentas Malas	121,987,904.54	121,521,695.68	-1,578,041.05	10,081,751.78	26,639,770.40	6,415,111.46	7,765,412.21	6,286,049.98	5,518,550.29	8,243,864.15	-7,231,748.13	9,688,347.26	11,326,601.27	21,428,585.37	104,584,254.99
Utilidad del Periodo	646,524,638.88	728,771,702.37	63,381,633.75	61,658,847.45	50,989,690.02	41,356,716.84	60,053,690.81	75,609,715.00	69,284,710.11	58,065,010.52	68,282,158.30	58,828,440.23	54,011,945.92	95,755,659.07	757,278,218.02