



Fecha: 14 de Marzo de 2005

BANCA INTERNACIONAL
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	277,867,222.19	66,976,414.55	141,229,068.71	210,893,665.58	275,501,734.79
Préstamos	172,736,344.98	43,377,832.57	89,828,253.66	136,843,394.98	171,820,017.53
Depósitos	18,982,542.52	3,787,193.31	11,982,935.60	17,390,931.77	24,057,853.21
Inversiones	83,530,770.66	19,237,034.70	38,291,201.73	54,912,001.04	77,034,422.19
Arrendamientos	2,617,564.03	574,353.97	1,126,677.72	1,747,337.79	2,589,441.86
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	182,734,657.18	41,850,331.75	85,412,609.52	127,667,748.17	164,065,158.97
Intereses Pagados	178,142,281.67	40,595,857.86	82,900,808.30	123,944,022.67	160,361,370.56
Comisiones	4,592,375.51	1,254,473.89	2,511,801.22	3,723,725.50	3,703,788.41
INGRESO NETO DE INTERESES	95,132,565.01	25,126,082.80	55,816,459.19	83,225,917.41	111,436,575.82
OTROS INGRESOS	116,385,656.11	45,268,254.61	43,724,593.34	81,068,976.77	108,171,657.33
Comisiones	23,011,576.25	4,077,661.41	9,049,267.06	15,445,212.71	19,545,250.49
Oper. con Divisas	42,756,461.53	11,361,966.95	11,360,764.88	11,152,355.40	11,061,300.87
Dividendos	110,641.66	0.00	1,590,503.42	320,608.71	462,952.69
Otros Ingresos	50,506,976.67	29,828,626.25	21,724,057.98	54,150,799.95	77,102,153.28
INGRESOS DE OPERACIONES	211,518,221.12	70,394,337.41	99,541,052.53	164,294,894.18	219,608,233.15
EGRESOS GENERALES	47,654,048.59	15,606,116.43	24,957,421.52	38,961,780.80	63,785,628.67
Gastos Administrativos	35,521,307.15	8,266,160.51	14,118,422.47	22,389,613.47	31,377,246.84
Gastos Generales	3,949,750.18	1,065,431.49	2,174,208.56	3,256,705.95	4,074,240.42
G. de Depreciación	2,300,130.66	628,084.37	1,538,211.95	2,118,166.52	3,736,899.59
Otros Gastos	5,882,860.60	5,646,440.06	7,126,578.54	11,197,294.86	24,597,241.82
UTILIDADES ANTES DE PROVISIONES	163,864,172.53	54,788,220.98	74,583,631.01	125,333,113.38	155,822,604.48
CUENTAS MALAS	68,247,648.30	17,665,386.06	22,874,848.94	31,951,024.30	22,200,591.84



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Descripcion	2003		2004		
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UTILIDAD DEL PERIODO	95,616,524.23	37,122,834.92	51,708,782.07	93,382,089.08	133,622,012.64