



ESTADO DE RESULTADO COMPARATIVO
BANCA EXTRANJERA PRIVADA
ACUMULADO 2002, ACUMULADO 2003 Y ENERO - DICIEMBRE 2004
 (En Balboas)

Descripcion	2002	2003												2004	
	Ene. - Dic.	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	612,569,777.99	490,218,183.06	36,663,450.27	33,455,403.22	37,757,331.31	35,616,786.26	36,006,671.20	37,623,753.73	40,116,708.56	40,185,228.37	39,423,999.51	43,101,019.54	42,502,452.82	48,240,150.13	470,692,954.92
Préstamos	495,543,847.09	400,388,418.37	30,272,267.51	27,288,156.76	31,237,973.15	29,652,536.63	29,687,840.34	30,630,463.71	32,911,796.67	32,819,603.24	31,508,381.93	37,755,526.63	33,632,334.66	37,604,984.66	385,001,865.89
Depósitos	50,507,964.26	36,207,807.38	2,678,817.57	2,640,442.46	3,053,810.55	2,823,764.73	2,862,345.66	3,189,071.70	3,423,083.02	3,808,186.25	4,516,206.07	4,830,939.50	4,858,658.72	5,794,327.70	44,479,653.93
Inversiones	61,910,075.98	50,436,232.25	3,567,313.95	3,397,935.75	3,113,578.26	3,021,279.28	3,350,023.08	3,514,293.21	3,660,918.96	3,444,237.51	3,290,393.54	418,360.99	3,904,218.35	4,701,605.17	39,384,158.05
Arrendamiento Financiero	2,544,455.60	1,742,916.03	107,901.67	113,599.53	127,959.14	112,562.63	103,570.46	107,191.03	108,989.43	104,113.99	96,941.01	92,951.34	99,740.62	132,224.18	1,307,745.03
Otros Ingresos	2,063,435.06	1,442,809.03	37,149.57	15,268.72	224,010.21	6,642.99	2,891.66	182,734.08	11,920.48	9,087.38	12,076.96	3,241.08	7,500.47	7,008.42	519,532.02
Egresos de Operaciones	311,296,451.45	201,337,279.71	13,803,847.64	13,057,922.10	14,014,383.47	12,709,970.44	12,826,510.49	15,495,826.19	16,564,021.01	16,625,305.23	17,036,363.30	19,049,723.92	20,922,514.83	23,825,731.15	195,932,119.77
Intereses Pagados	301,493,554.50	190,566,190.74	12,922,057.43	12,219,275.86	13,035,129.08	11,761,870.85	11,824,108.55	14,480,783.09	15,059,788.07	15,582,064.26	15,905,586.83	17,844,278.98	19,588,779.96	22,333,925.70	182,557,648.66
Comisiones	9,802,896.95	10,771,088.97	881,790.21	838,646.24	979,254.39	948,099.59	1,002,401.94	1,015,043.10	1,504,232.94	1,043,240.97	1,130,776.47	1,205,444.94	1,333,734.87	1,491,805.45	13,374,471.11
Ingreso Neto de Intereses	301,273,326.54	288,880,903.35	22,859,602.63	20,397,481.12	23,742,947.84	22,906,815.82	23,180,160.71	22,127,927.54	23,552,687.55	23,559,923.14	22,387,636.21	24,051,295.62	21,579,937.99	24,414,418.98	274,760,835.15
Otros Ingresos	267,900,767.24	275,976,910.93	24,762,722.72	24,961,735.26	25,151,144.01	23,811,827.83	22,290,126.36	21,854,655.67	21,834,967.77	21,321,254.26	23,323,074.48	23,974,968.93	25,827,162.85	54,081,791.28	313,195,431.42
Comisiones	96,484,534.92	107,167,705.63	8,120,335.34	8,752,359.37	9,767,697.02	8,515,744.15	7,837,372.78	9,197,514.29	9,493,950.03	7,742,392.55	9,476,314.33	9,348,032.07	9,187,407.18	12,035,814.66	109,474,933.77
Operaciones con Divisas	8,125,673.76	1,669,098.47	160,139.78	73,941.93	146,081.10	75,731.00	-128,234.32	162,253.94	228,115.38	101,637.42	74,898.37	107,119.68	66,661.05	68,691.78	1,137,037.11
Dividendos	46,244,392.32	73,126,736.03	7,855,024.67	6,976,298.34	6,991,670.03	9,839,020.72	9,401,800.10	7,935,349.22	8,153,181.59	6,634,237.52	4,521,236.46	10,247,634.33	6,617,853.94	7,852,794.65	93,026,101.57
Otros Ingresos	117,046,166.24	94,013,370.80	8,627,222.93	9,159,135.62	8,245,695.86	5,381,331.96	5,179,187.80	4,559,538.22	3,959,720.77	6,842,986.77	9,250,625.32	4,272,182.85	9,955,240.68	34,124,490.19	109,557,358.97
Ingresos de Operaciones	569,174,093.78	564,857,814.28	47,622,325.35	45,359,216.38	48,894,091.85	46,718,643.65	45,470,287.07	43,982,583.21	45,387,655.32	44,881,177.40	45,710,710.69	48,026,264.55	47,407,100.84	78,496,210.26	587,956,266.57
Egresos Generales	320,136,096.47	310,920,865.04	19,027,912.63	24,513,957.74	26,769,533.28	28,004,210.40	21,514,414.33	25,396,423.02	22,514,711.55	22,345,324.82	23,581,605.27	14,466,764.60	19,763,987.06	26,570,127.56	274,468,972.26
Gastos Administrativos	125,141,773.04	146,957,373.81	10,154,522.43	10,197,479.96	12,512,830.34	14,580,298.27	10,989,731.69	11,399,342.32	11,150,338.10	9,290,499.36	10,837,825.28	9,292,743.77	10,184,971.66	14,971,108.50	135,561,691.68
Gastos Generales	65,909,877.90	62,787,868.17	4,395,420.65	4,926,987.54	7,870,055.23	5,239,735.48	5,145,489.69	5,866,241.01	6,420,613.62	4,165,071.11	5,282,634.47	5,283,496.62	5,874,694.99	8,182,875.52	68,653,315.93
Gastos de Depreciación	13,671,192.59	14,110,633.68	950,044.23	910,493.29	917,008.92	939,928.22	870,392.39	924,390.63	917,707.35	959,761.33	1,044,249.29	980,877.90	932,731.30	1,811,039.06	12,263,623.91
Otros Gastos	115,413,252.94	87,064,989.37	3,527,925.32	8,478,996.95	5,469,638.79	7,244,248.43	4,508,800.56	7,206,449.06	3,921,052.48	7,929,993.02	6,416,896.23	-1,090,353.69	2,771,589.11	1,605,104.48	57,990,340.74
Utilidad antes de Provisiones	249,037,997.31	253,936,949.24	28,594,412.72	20,845,258.64	22,124,558.57	18,714,433.25	23,955,872.74	18,586,160.19	22,872,943.77	22,535,852.58	22,129,105.42	33,559,499.95	27,643,113.78	51,926,082.70	313,487,294.31
Provisiones por Cuentas Malas	414,175,603.74	-31,210.85	-948,168.28	-1,239,057.40	-1,035,234.32	2,278,674.32	-10,424,134.39	-7,218,810.32	1,603,861.12	-13,132,578.75	-10,314,326.15	-39,840,694.33	2,611,184.38	18,174,461.47	-59,484,822.65
Utilidad del Periodo	-165,137,606.43	253,968,160.09	29,542,581.00	22,084,316.04	23,159,792.89	16,435,758.93	34,380,007.13	25,804,970.51	21,269,082.65	35,668,431.33	32,443,431.57	73,400,194.28	25,031,929.40	33,751,621.23	372,972,116.96