



**ESTADO DE RESULTADO MENSUAL
BANCA EXTRANJERA PRIVADA
ACUMULADO 2003 Y ENERO - DICIEMBRE 2004
(En Balboas)**

Descripcion	2003												2004	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	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	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	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	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	4,18,360.99	3,904,218.35	4,701,605.17	39,384,158.05
Arrendamiento Financiero	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	14,110,633.68	950,044.23	910,493.29	917,008.92	939,928.22	870,392.39	924,390.63	1,022,707.35	959,761.33	1,044,249.29	980,877.90	932,731.30	1,811,039.06	12,263,623.91
Otros Gastos	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	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	-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	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