



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

Descripcion	2002	2003												2004	
	Ene. - Dic. Acumulado	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	265,702,116.11	228,339,310.64	18,104,130.26	18,497,973.54	19,194,568.09	18,849,024.38	18,783,608.10	18,961,022.67	19,718,698.50	19,850,349.17	19,412,642.09	20,191,745.44	18,960,852.87	26,363,556.56	236,888,171.67
Préstamos	160,815,895.29	169,060,162.60	14,333,555.44	13,766,623.15	15,066,646.30	15,118,691.35	15,128,888.67	15,050,307.93	16,158,348.56	16,330,231.74	15,803,874.34	16,560,897.91	15,453,245.75	22,520,013.08	191,291,324.22
Depósitos	34,250,348.05	19,737,320.64	1,217,317.83	1,174,686.13	1,254,480.11	1,049,068.22	971,863.39	983,669.36	1,018,352.49	977,465.68	925,228.94	951,645.58	986,259.38	1,157,614.78	12,667,651.89
Inversiones	23,125,349.27	28,438,685.35	2,415,959.19	2,351,469.14	2,294,080.75	2,317,417.22	2,438,916.04	2,399,812.63	2,366,960.13	2,377,096.69	2,423,071.81	2,434,127.18	2,399,193.41	2,343,732.68	28,561,836.87
Arrendamiento Financiero	235,445.91	425,063.52	24,730.40	31,750.85	23,242.63	18,200.36	25,687.63	15,083.87	27,593.70	14,098.05	36,344.64	35,044.64	14,298.64	8,208.69	274,284.10
Otros Ingresos	47,275,077.59	10,678,078.53	112,567.40	1,173,444.27	556,118.30	345,647.23	218,252.37	512,148.88	147,443.62	151,457.01	224,122.36	210,030.13	107,855.69	333,987.33	4,093,074.59
Egresos de Operaciones	86,366,821.78	69,498,713.14	5,405,087.10	5,358,774.10	5,523,555.60	5,662,813.04	5,806,448.03	5,636,970.21	5,758,131.76	6,187,312.68	6,123,014.99	6,445,028.47	7,060,757.20	7,126,002.82	72,093,896.00
Intereses Pagados	84,795,415.33	67,653,132.79	5,257,507.22	5,237,307.38	5,428,334.31	5,565,833.60	5,712,287.29	5,526,377.76	5,639,404.82	5,971,428.54	6,014,679.09	6,345,524.84	6,976,942.68	6,974,784.59	70,650,412.12
Comisiones	1,571,406.45	1,845,580.35	147,579.88	121,466.72	95,221.29	96,979.44	94,160.74	110,592.45	118,726.94	215,884.14	108,335.90	99,503.63	83,814.52	151,218.23	1,443,483.88
Ingreso Neto de Intereses	179,335,294.33	158,840,597.50	12,699,043.16	13,139,199.44	13,671,012.49	13,186,211.34	12,977,160.07	13,324,052.46	13,960,566.74	13,663,036.49	13,289,627.10	13,746,716.97	11,900,095.67	19,237,553.74	164,794,275.67
Otros Ingresos	38,486,002.80	40,100,263.93	7,738,489.71	1,011,005.63	4,585,476.70	-271,279.45	2,085,015.28	1,821,653.30	5,239,270.26	4,800,598.58	4,017,401.09	3,125,488.61	2,011,421.90	4,186,712.50	40,351,254.11
Comisiones	16,446,836.22	20,559,360.13	1,441,575.14	1,421,345.65	1,706,100.52	1,365,801.68	1,519,078.93	1,484,322.89	1,460,725.17	1,544,612.95	1,495,116.50	1,395,475.98	1,644,732.89	1,343,634.22	17,822,522.52
Operaciones con Divisas	222,641.50	107,906.51	1,064.24	13,482.02	1,038.29	666.24	2,859.96	896.52	504.10	2,853.39	579.17	1,301.09	278.85	1,928.78	27,452.65
Dividendos	1,270,712.12	1,404,956.72	0.00	378.36	1,654.80	0.00	0.00	0.00	90,209.81	1,072.00	0.00	167,480.94	8,643.10	199,794.03	469,233.04
Otros Ingresos	20,545,812.96	18,028,040.57	6,295,850.33	-424,200.40	2,876,683.09	-1,637,747.37	563,076.39	336,433.89	3,687,831.18	3,252,060.24	2,521,705.42	1,561,230.60	357,767.06	2,641,355.47	22,032,045.90
Ingresos de Operaciones	217,821,297.13	198,940,861.43	20,437,532.87	14,150,205.07	18,256,489.19	12,914,931.89	15,062,175.35	15,145,705.76	19,199,837.00	18,463,635.07	17,307,028.19	16,872,205.58	13,911,517.57	23,424,266.24	205,145,529.78
Egresos Generales	85,405,720.08	83,161,510.06	6,600,026.05	6,952,957.66	7,420,827.83	7,644,480.83	8,447,758.53	11,251,552.72	7,728,697.01	7,948,781.57	7,476,921.42	7,704,562.84	7,879,273.06	9,974,355.60	97,030,195.12
Gastos Administrativos	41,854,509.95	45,245,932.82	3,817,970.70	3,924,217.84	4,234,357.48	4,024,559.31	4,011,366.63	4,169,295.46	4,111,806.90	4,416,787.11	4,272,115.88	4,242,660.60	4,152,648.08	4,787,113.99	50,164,899.98
Gastos Generales	15,044,632.31	15,669,292.93	1,527,516.91	1,322,272.87	1,505,252.15	1,569,432.21	1,188,213.66	1,314,852.65	1,843,887.81	1,446,629.45	1,230,238.82	1,374,522.05	1,159,669.74	1,613,144.14	17,095,632.46
Gastos de Depreciación	7,975,005.03	7,738,491.21	597,866.39	622,571.45	621,613.90	626,422.56	637,944.89	633,906.19	635,824.74	755,442.77	680,751.23	698,294.27	704,092.35	719,421.15	7,934,151.89
Otros Gastos	20,531,572.79	14,507,793.10	656,672.05	1,083,895.50	1,059,604.30	1,424,066.75	2,610,233.35	5,133,498.42	1,137,177.56	1,329,922.24	1,293,815.49	1,389,085.92	1,862,862.89	2,854,676.32	21,835,510.79
Utilidad antes de Provisiones	132,415,577.05	115,779,351.37	13,837,506.82	7,197,247.41	10,835,661.36	5,270,451.06	6,614,416.82	3,894,153.04	11,471,139.99	10,514,853.50	9,830,106.77	9,167,642.74	6,032,244.51	13,449,910.64	108,115,334.66
Provisiones por Cuentas Malas	20,441,899.00	15,976,920.19	444,862.50	444,625.00	3,038,764.12	609,896.75	446,912.50	3,541,487.96	3,346,172.31	5,820,400.72	4,126,587.34	6,108,268.08	4,527,000.45	27,067,724.02	59,522,701.75
Utilidad del Periodo	111,973,678.05	99,802,431.18	13,392,644.32	6,752,622.41	7,796,897.24	4,660,554.31	6,167,504.32	352,665.08	8,124,967.68	4,694,452.78	5,703,519.43	3,059,374.66	1,505,244.06	-13,617,813.38	48,592,632.91