



**ESTADO DE RESULTADO MENSUAL
BANCA OFICIAL
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	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	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	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	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	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	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	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	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	1,845,580.35	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	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	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	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	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	1,404,956.72	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	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	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	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	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	15,669,292.93	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	7,738,491.21	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	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	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	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	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