



**ESTADO DE RESULTADO MENSUAL**  
**SISTEMA BANCARIO NACIONAL**  
**ACUMULADO 2003 Y ENERO - DICIEMBRE 2004**  
 (En Balboas)

Descripción	2003												2004	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	1,447,332,261.50	115,519,030.04	108,173,783.21	116,155,202.87	112,551,152.67	112,813,951.54	112,630,479.74	116,852,473.81	122,764,991.29	118,046,143.64	127,985,728.46	123,371,576.92	140,282,550.04	1,427,147,064.23
Préstamos	1,111,067,268.82	88,653,770.82	82,686,960.98	89,915,331.23	86,860,737.70	88,311,054.14	90,990,119.13	90,901,025.21	91,145,097.30	88,477,865.45	97,011,330.52	91,271,035.50	102,661,701.30	1,088,886,029.28
Depósitos	93,261,942.35	6,418,162.78	5,905,948.36	6,051,152.65	5,809,682.87	5,758,357.75	8,443,986.70	6,775,964.68	7,364,208.69	6,331,700.28	6,704,766.76	7,039,770.86	9,234,303.17	81,838,005.55
Inversiones	224,177,887.79	19,929,755.18	18,065,577.45	19,046,581.85	19,119,956.68	18,157,229.34	12,122,346.16	18,511,277.78	23,791,951.33	22,700,358.40	23,656,755.00	24,608,236.51	27,081,958.26	246,791,983.94
Arrendamiento Financiero	2,884,359.74	176,519.91	184,834.54	206,209.71	172,384.34	170,816.56	179,387.05	159,598.72	185,539.64	190,743.20	169,635.52	185,860.17	2,150,087.26	
Otros Ingresos	15,940,802.80	340,821.35	1,330,461.88	935,927.43	588,391.08	416,493.75	905,469.85	484,819.09	304,135.25	350,679.87	422,132.98	282,898.53	1,118,727.14	7,480,958.20
Egresos de Operaciones	660,597,637.24	49,230,634.55	46,471,022.72	50,807,265.10	49,592,126.07	50,432,168.43	50,195,301.34	51,334,642.26	54,185,383.39	50,662,331.13	56,429,636.74	58,365,226.03	68,616,431.73	636,322,169.49
Intereses Pagados	605,047,260.97	45,028,705.45	42,446,885.15	45,065,174.37	45,040,855.91	45,740,660.27	47,054,160.24	46,527,544.06	50,264,955.83	48,361,956.66	51,846,179.14	53,719,750.24	61,077,617.06	582,174,444.38
Comisiones	55,550,376.27	4,201,929.10	4,024,137.57	5,742,090.73	4,551,270.16	4,691,508.16	3,141,141.10	4,807,098.20	3,920,427.56	2,300,374.47	4,583,457.60	4,645,475.79	7,538,814.67	54,147,725.11
Ingreso Neto de Intereses	786,734,624.26	66,288,395.49	61,702,760.49	65,347,937.77	62,959,026.60	62,381,783.11	62,435,178.40	65,517,831.55	68,579,607.90	67,383,812.51	71,556,091.72	65,006,350.89	71,666,118.31	790,824,894.74
Otros Ingresos	475,248,367.41	47,168,487.12	37,729,738.52	50,947,001.00	38,982,017.02	38,174,433.61	41,326,047.23	41,067,828.10	43,717,111.53	36,340,143.46	40,623,232.59	41,904,450.36	90,479,761.86	548,460,252.40
Comisiones	233,238,608.27	18,564,349.81	18,957,156.41	22,403,336.23	20,460,134.95	20,058,637.10	24,407,416.66	21,730,299.72	20,508,660.98	15,768,709.55	16,726,807.41	16,419,913.74	27,648,107.29	243,653,529.85
Operaciones con Divisas	5,253,446.41	350,613.01	273,900.66	428,771.07	103,919.53	311,565.33	456,686.18	441,051.71	356,014.01	310,485.67	359,701.87	312,618.59	341,222.58	4,046,550.21
Dividendos	81,535,140.79	8,017,021.22	7,271,102.47	7,358,750.51	10,025,010.84	9,696,738.35	7,647,814.02	8,168,970.20	6,768,259.17	4,779,103.57	11,971,451.86	7,110,245.83	8,758,298.43	97,572,766.47
Otros Ingresos	155,221,171.94	20,236,503.08	11,227,578.98	20,756,143.19	8,392,951.70	8,107,492.83	8,814,130.37	10,727,506.47	16,084,177.37	15,481,844.67	11,565,271.45	18,061,672.20	53,732,133.56	203,187,405.87
Ingresos de Operaciones	1,261,982,991.67	113,456,882.61	99,432,499.01	116,294,938.77	101,941,043.62	100,556,216.72	103,761,225.63	106,585,659.65	112,296,719.43	103,723,955.97	112,179,324.31	106,910,801.25	162,145,880.17	1,339,285,147.14
Egresos Generales	642,143,386.10	44,299,040.63	50,424,520.83	54,874,343.03	56,318,777.32	50,833,527.90	58,043,686.60	50,195,189.26	52,372,157.64	49,502,094.47	42,722,838.51	49,949,669.11	61,402,613.82	620,938,459.13
Gastos Administrativos	320,464,074.82	24,169,458.83	24,757,665.43	27,728,712.04	29,474,107.79	26,200,512.96	27,266,516.23	25,944,167.74	24,854,230.90	24,029,445.53	25,067,109.94	27,829,204.45	32,306,179.40	319,627,311.25
Gastos Generales	127,346,690.10	9,424,667.15	9,828,615.75	12,938,109.37	11,256,020.11	10,864,091.18	12,261,778.45	12,872,705.63	10,346,324.67	11,718,611.29	11,303,334.06	11,344,648.65	14,517,399.53	138,676,305.84
Gastos de Depreciación	49,382,881.32	3,743,714.81	3,636,978.85	3,731,538.64	4,063,878.72	3,813,699.80	1,916,981.04	3,530,751.99	3,629,016.63	3,453,457.86	3,544,256.20	3,505,502.03	4,521,469.87	43,091,246.44
Otros Gastos	144,949,739.85	6,961,199.84	12,201,260.80	10,475,982.98	11,524,770.70	9,955,223.96	16,598,410.88	7,847,563.90	13,542,585.44	10,300,579.79	2,808,138.31	7,270,313.98	10,057,565.02	119,543,595.60
Utilidad antes de Provisiones	619,839,605.57	69,157,841.98	49,007,978.18	61,420,595.74	45,622,266.30	49,722,688.82	45,717,539.03	56,390,470.39	59,924,561.79	54,221,861.50	69,456,485.80	56,961,132.14	100,743,266.35	718,346,688.01
Provisiones por Cuentas Malas	78,568,437.76	4,206,834.22	4,052,540.60	8,857,329.80	7,737,421.07	-5,600,057.42	3,052,573.36	8,456,330.33	-4,175,378.03	-2,233,605.48	-29,981,626.25	11,408,419.10	55,534,558.05	61,315,339.35
Utilidad del Periodo	541,271,167.81	64,951,007.76	44,955,437.58	52,563,265.94	37,884,845.23	55,322,746.24	42,664,965.67	47,934,140.06	64,099,939.82	56,455,466.98	99,438,112.05	45,552,713.04	45,208,708.30	657,031,348.66