



ESTADO DE RESULTADO
Banco Agrícola (Panamá), S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	576,662.41	548,384.22	557,366.75	1,682,413.38	626,692.53	652,000.23	643,967.07	1,922,659.83	789,191.67	788,026.94	797,441.18	2,374,659.79	990,523.47	1,074,111.06	1,052,496.10	3,117,130.63	9,096,863.63
Préstamos	465,683.10	409,210.86	432,938.25	1,307,832.21	453,291.02	535,265.15	531,773.92	1,520,330.09	696,338.25	693,694.90	669,500.03	2,059,533.18	694,728.67	685,285.87	688,007.04	2,068,021.58	6,955,717.06
Depósitos	96,131.03	53,954.49	55,601.72	205,687.24	76,023.91	33,228.17	14,474.02	123,726.10	22,084.24	11,483.50	18,557.33	52,125.07	26,653.94	14,806.90	50,874.66	92,335.50	473,873.91
Inversiones	14,762.76	85,218.87	68,826.78	168,808.41	97,377.60	83,506.91	97,627.02	278,511.53	70,769.18	82,848.54	109,383.82	263,001.54	269,068.47	374,018.29	313,614.40	956,701.16	1,667,022.64
Otros Ingresos	85.52	0.00	0.00	85.52	0.00	0.00	92.11	92.11	0.00	0.00	0.00	0.00	72.39	0.00	0.00	72.39	250.02
Egresos de Operaciones	396,329.14	366,562.04	387,705.64	1,150,596.82	368,323.36	380,869.73	356,304.06	1,105,497.15	453,594.78	433,881.87	434,057.27	1,321,533.92	600,310.49	507,820.58	676,421.85	1,784,552.92	5,362,180.81
Intereses Pagados	395,094.61	361,764.93	383,176.02	1,140,035.56	364,524.07	375,173.33	348,759.19	1,088,456.59	446,560.79	427,638.89	422,739.38	1,296,939.06	470,056.51	456,994.20	491,037.91	1,418,088.62	4,943,519.83
Comisiones	1,234.53	4,797.11	4,529.62	10,561.26	3,799.29	5,696.40	7,544.87	17,040.56	7,033.99	6,242.98	11,317.89	24,594.86	130,253.98	50,826.38	185,383.94	366,464.30	418,660.98
Ingreso Neto de Intereses	180,333.27	181,822.18	169,661.11	531,816.56	258,369.17	271,130.50	287,663.01	817,162.68	335,596.89	354,145.07	363,383.91	1,053,125.87	390,212.98	566,290.48	376,074.25	1,332,577.71	3,734,682.82
Otros Ingresos	162.32	293.30	188.74	644.36	100.05	2,864.51	7,005.92	9,970.48	266.61	302.79	183.85	753.25	12,650.00	25,205.00	263,669.64	301,524.64	312,892.73
Comisiones	162.32	293.30	188.74	644.36	100.05	2,864.51	7,005.92	9,970.48	266.61	302.79	183.85	753.25	150.00	205.00	1,882.76	2,237.76	13,605.85
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,500.00	25,000.00	261,786.88	299,286.88	299,286.88
Ingresos de Operaciones	180,495.59	182,115.48	169,849.85	532,460.92	258,469.22	273,995.01	294,668.93	827,133.16	335,863.50	354,447.86	363,567.76	1,053,879.12	402,862.98	591,495.48	639,743.89	1,634,102.35	4,047,575.55
Egresos Generales	31,872.42	31,292.98	39,816.20	102,981.60	50,969.14	46,316.75	44,389.06	141,674.95	44,625.29	40,755.23	46,398.67	131,779.19	-59,498.75	47,608.94	19,215.70	7,325.89	383,761.63
Gastos Administrativos	27,892.84	24,606.47	24,637.99	77,137.30	30,653.99	22,919.79	19,436.47	73,010.25	20,410.03	18,375.82	25,395.85	64,181.70	27,125.54	27,120.25	30,267.36	84,513.15	298,842.40
Gastos Generales	2,914.31	5,668.49	13,058.64	21,641.44	5,601.68	6,731.67	8,720.62	21,053.97	7,996.99	6,218.83	4,782.30	18,998.12	3,217.77	4,278.17	2,792.07	10,288.01	71,981.54
Gastos de Depreciación	184.02	184.02	184.02	552.06	184.02	184.02	184.02	552.06	184.02	184.02	184.02	552.06	184.02	184.02	184.02	552.06	2,208.24
Otros Gastos	881.25	834.00	1,935.55	3,650.80	14,529.45	16,481.27	16,047.95	47,058.67	16,034.25	15,976.56	16,036.50	48,047.31	-90,026.08	16,026.50	-14,027.75	-88,027.33	10,729.45
Utilidad antes de Provisiones	148,623.17	150,822.50	130,033.65	429,479.32	207,500.08	227,678.26	250,279.87	685,458.21	291,238.21	313,692.63	317,169.09	922,099.93	462,361.73	543,886.54	620,528.19	1,626,776.46	3,663,813.92
Provisiones por Cuentas Malas	-47,763.75	-36,757.22	15,023.13	-69,497.84	54,385.15	85,855.76	265,841.56	406,082.47	41,921.51	4,154.98	-45,348.22	728.27	23,894.65	22,599.87	-25,849.81	20,644.71	357,957.61
Utilidad del Periodo	196,386.92	187,579.72	115,010.52	498,977.16	153,114.93	141,822.50	-15,561.69	279,375.74	249,316.70	309,537.65	362,517.31	921,371.66	438,467.08	521,286.67	646,378.00	1,606,131.75	3,305,856.31