Fecha: 14 de Marzo de 2005

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

Descripcion	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	124,176.19	128,507.76	128,965.41	381,649.36	137,929.43	140,339.69	142,663.40	420,932.52	182,731.90	167,683.64	172,974.52	523,390.06	161,908.60	175,523.09	271,680.46	609,112.15	1,935,084.09
Préstamos	124,176.19	124,927.85	127,594.19	376,698.23	137,929.43	140,339.69	134,897.01	413,166.13	169,046.23	155,364.22	158,370.59	482,781.04	155,134.42	163,484.06	267,507.92	586,126.40	1,858,771.80
Depósitos	0.00	3,579.91	1,371.22	4,951.13	0.00	0.00	7,766.39	7,766.39	13,685.67	12,319.42	14,603.93	40,609.02	6,774.18	12,039.03	4,172.54	22,985.75	76,312.29
Egresos de Operaciones	102,063.69	106,144.59	103,251.23	311,459.51	103,671.81	107,849.80	103,915.73	315,437.34	103,398.71	109,190.33	110,091.79	322,680.83	131,379.11	130,446.21	141,825.18	403,650.50	1,353,228.18
Intereses Pagados	102,063.69	106,144.59	103,251.23	311,459.51	103,671.81	107,849.80	103,915.73	315,437.34	103,398.71	109,190.33	110,091.79	322,680.83	131,379.11	130,446.21	141,825.18	403,650.50	1,353,228.18
Ingreso Neto de Intereses	22,112.50	22,363.17	25,714.18	70,189.85	34,257.62	32,489.89	38,747.67	105,495.18	79,333.19	58,493.31	62,882.73	200,709.23	30,529.49	45,076.88	129,855.28	205,461.65	581,855.91
Otros Ingresos	53,692.97	47,883.65	141,828.02	243,404.64	92,304.19	111,541.57	77,266.67	281,112.43	174,526.74	180,948.06	72,733.11	428,207.91	96,781.21	130,652.53	10,460.20	237,893.94	1,190,618.92
Comisiones	51,346.36	45,374.62	54,251.55	150,972.53	17,502.41	56,696.73	76,413.60	150,612.74	105,007.84	177,739.08	68,988.06	351,734.98	96,339.32	8,291.30	9,718.72	114,349.34	767,669.59
Otros Ingresos	2,346.61	2,509.03	87,576.47	92,432.11	74,801.78	54,844.84	853.07	130,499.69	69,518.90	3,208.98	3,745.05	76,472.93	441.89	122,361.23	741.48	123,544.60	422,949.33
Ingresos de Operaciones	75,805.47	70,246.82	167,542.20	313,594.49	126,561.81	144,031.46	116,014.34	386,607.61	253,859.93	239,441.37	135,615.84	628,917.14	127,310.70	175,729.41	140,315.48	443,355.59	1,772,474.83
Egresos Generales	49,919.93	37,080.09	72,079.95	159,079.97	56,034.31	67,299.73	47,138.83	170,472.87	88,529.69	68,966.63	47,865.14	205,361.46	67,432.54	99,925.72	98,473.43	265,831.69	800,745.99
Gastos Administrativos	37,329.72	23,984.72	51,661.43	112,975.87	42,839.00	48,900.55	28,353.70	120,093.25	68,251.93	50,771.72	31,321.75	150,345.40	51,138.32	81,917.78	72,943.69	205,999.79	589,414.31
Gastos Generales	3,652.35	4,213.88	10,781.79	18,648.02	3,715.29	7,500.04	8,691.97	19,907.30	10,942.01	8,709.11	6,864.72	26,515.84	6,294.21	8,120.82	12,432.77	26,847.80	91,918.96
Gastos de Depreciación	250.82	250.82	928.58	1,430.22	928.58	920.14	938.33	2,787.05	964.73	959.17	959.17	2,883.07	1,028.89	906.02	906.02	2,840.93	9,941.27
Otros Gastos	8,687.04	8,630.67	8,708.15	26,025.86	8,551.44	9,979.00	9,154.83	27,685.27	8,371.02	8,526.63	8,719.50	25,617.15	8,971.12	8,981.10	12,190.95	30,143.17	109,471.45
Utilidad antes de Provisiones	25,885.54	33,166.73	95,462.25	154,514.52	70,527.50	76,731.73	68,875.51	216,134.74	165,330.24	170,474.74	87,750.70	423,555.68	59,878.16	75,803.69	41,842.05	177,523.90	971,728.84
Utilidad del Periodo	25,885.54	33,166.73	95,462.25	154,514.52	70,527.50	76,731.73	68,875.51	216,134.74	165,330.24	170,474.74	87,750.70	423,555.68	59,878.16	75,803.69	41,842.05	177,523.90	971,728.84