



**ESTADO DE RESULTADO**  
**Banco del Centro, 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        | 149,734.08   | 157,838.56 | 145,303.40 | 452,876.04   | 120,954.40   | 138,292.50  | 212,220.03   | 471,466.93   | 225,757.03 | 118,220.78   | 116,353.64 | 460,331.45    | 110,530.95 | 110,788.67 | 120,544.90 | 341,864.52   | 1,726,538.94    |
| Préstamos                     | 8,422.83     | 8,830.81   | 9,602.55   | 26,856.19    | 10,147.78    | 10,215.75   | 10,310.07    | 30,673.60    | 10,433.19  | 10,988.60    | 12,377.39  | 33,799.18     | 12,178.32  | 11,317.96  | 12,377.92  | 35,874.20    | 127,203.17      |
| Depósitos                     | 6,613.57     | 5,777.83   | 10,486.69  | 22,878.09    | 2,460.86     | 6,241.17    | 6,182.96     | 14,884.99    | 17,392.65  | 21,531.70    | 26,390.99  | 65,315.34     | 30,185.61  | 58,248.50  | 51,583.70  | 140,017.81   | 243,096.23      |
| Inversiones                   | 134,697.68   | 143,229.92 | 125,214.16 | 403,141.76   | 108,345.76   | 121,835.58  | 195,727.00   | 425,908.34   | 197,931.19 | 85,700.48    | 77,585.26  | 361,216.93    | 68,167.02  | 41,222.21  | 56,583.28  | 165,972.51   | 1,356,239.54    |
| Egresos de Operaciones        | 25,433.76    | 67,095.20  | 35,730.25  | 128,259.21   | 49,075.03    | 69,205.44   | 96,334.53    | 214,615.00   | 52,025.48  | 83,908.62    | 60,044.48  | 195,978.58    | 63,949.35  | 69,301.42  | 107,205.77 | 240,456.54   | 779,309.33      |
| Intereses Pagados             | 20,830.04    | 63,593.41  | 32,169.54  | 116,592.99   | 35,934.73    | 64,764.40   | 91,945.77    | 192,644.90   | 42,789.77  | 73,464.04    | 51,894.79  | 168,148.60    | 57,976.60  | 53,400.26  | 101,775.32 | 213,152.18   | 690,538.67      |
| Comisiones                    | 4,603.72     | 3,501.79   | 3,560.71   | 11,666.22    | 13,140.30    | 4,441.04    | 4,388.76     | 21,970.10    | 9,235.71   | 10,444.58    | 8,149.69   | 27,829.98     | 5,972.75   | 15,901.16  | 5,430.45   | 27,304.36    | 88,770.66       |
| Ingreso Neto de Intereses     | 124,300.32   | 90,743.36  | 109,573.15 | 324,616.83   | 71,879.37    | 69,087.06   | 115,885.50   | 256,851.93   | 173,731.55 | 34,312.16    | 56,309.16  | 264,352.87    | 46,581.60  | 41,487.25  | 13,339.13  | 101,407.98   | 947,229.61      |
| Otros Ingresos                | 45,079.47    | 854,653.53 | 629,081.70 | 1,528,814.70 | 1,138,872.21 | 181,628.31  | 1,665,122.51 | 2,985,623.03 | 252,573.67 | 1,727,409.66 | 570,028.87 | 2,550,012.20  | 691,814.47 | 183,743.73 | 271,565.69 | 1,147,123.89 | 8,211,573.82    |
| Comisiones                    | 814.01       | 1,384.10   | 1,181.75   | 3,379.86     | 923.67       | 813.58      | 6,713.11     | 8,450.36     | 811.47     | 3,684.49     | 1,928.43   | 6,424.39      | 1,075.72   | 2,553.13   | 993.22     | 4,622.07     | 22,876.68       |
| Otros Ingresos                | 44,265.46    | 853,269.43 | 627,899.95 | 1,525,434.84 | 1,137,948.54 | 180,814.73  | 1,658,409.40 | 2,977,172.67 | 251,762.20 | 1,723,725.17 | 568,100.44 | 2,543,587.81  | 690,738.75 | 181,190.60 | 270,572.47 | 1,142,501.82 | 8,188,697.14    |
| Ingresos de Operaciones       | 169,379.79   | 945,396.89 | 738,654.85 | 1,853,431.53 | 1,210,751.58 | 250,715.37  | 1,781,008.01 | 3,242,474.96 | 426,305.22 | 1,761,721.82 | 626,338.03 | 2,814,365.07  | 738,396.07 | 225,230.98 | 284,904.82 | 1,248,531.87 | 9,158,803.43    |
| Egresos Generales             | 1,152,318.91 | 937,522.74 | 89,512.71  | 2,179,354.36 | 783,601.54   | 430,710.01  | 503,274.49   | 1,717,586.04 | 224,143.78 | 1,380,239.28 | 250,853.72 | 1,855,236.78  | 510,222.68 | 118,952.79 | 104,208.20 | 733,383.67   | 6,485,560.85    |
| Gastos Administrativos        | 80,041.39    | 76,502.53  | 86,994.17  | 243,538.09   | 79,648.79    | 85,695.34   | 76,914.34    | 242,258.47   | 99,673.25  | 83,529.13    | 81,891.46  | 265,093.84    | 81,175.15  | 79,721.40  | 98,793.48  | 259,690.03   | 1,010,580.43    |
| Gastos Generales              | 2,653.30     | 1,921.69   | 1,822.88   | 6,397.87     | 4,881.79     | 2,422.65    | 2,131.00     | 9,435.44     | 2,030.24   | 2,264.62     | 1,835.67   | 6,130.53      | 1,871.90   | 2,046.79   | 4,984.77   | 8,903.46     | 30,867.30       |
| Gastos de Depreciación        | 529.62       | 529.62     | 537.99     | 1,597.23     | 313.40       | 295.86      | 295.86       | 905.12       | 531.57     | 260.80       | 260.80     | 1,053.17      | 260.80     | 260.80     | 263.34     | 784.94       | 4,340.46        |
| Otros Gastos                  | 1,069,094.60 | 858,568.90 | 157.67     | 1,927,821.17 | 698,757.56   | 342,296.16  | 423,933.29   | 1,464,987.01 | 121,908.72 | 1,294,184.73 | 166,865.79 | 1,582,959.24  | 426,914.83 | 36,923.80  | 166.61     | 464,005.24   | 5,439,772.66    |
| Utilidad antes de Provisiones | -982,939.12  | 7,874.15   | 649,142.14 | -325,922.83  | 427,150.04   | -179,994.64 | 1,277,733.52 | 1,524,888.92 | 202,161.44 | 381,482.54   | 375,484.31 | 959,128.29    | 228,173.39 | 106,278.19 | 180,696.62 | 515,148.20   | 2,673,242.58    |
| Provisiones por Cuentas Malas | 6,000.00     | 6,000.00   | 6,000.00   | 18,000.00    | 6,000.00     | 6,000.00    | 6,000.00     | 18,000.00    | 6,000.00   | 6,000.00     | 6,000.00   | 18,000.00     | 6,000.00   | 6,000.00   | 6,000.00   | 18,000.00    | 72,000.00       |
| Utilidad del Periodo          | -988,939.12  | 1,874.15   | 643,142.14 | -343,922.83  | 421,150.04   | -185,994.64 | 1,271,733.52 | 1,506,888.92 | 196,161.44 | 375,482.54   | 369,484.31 | 941,128.29    | 222,173.39 | 100,278.19 | 174,696.62 | 497,148.20   | 2,601,242.58    |