



ESTADO DE RESULTADO
Bank Leumi-Le Israel, B.M.
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	458,011.36	417,592.56	399,914.78	1,275,518.70	384,273.81	409,615.19	378,334.51	1,172,223.51	429,377.99	432,108.25	441,333.24	1,302,819.48	490,956.58	494,185.09	503,163.12	1,488,304.79	5,238,866.48
Préstamos	457,753.67	414,453.08	399,879.45	1,272,086.20	384,011.58	406,394.25	378,323.03	1,168,728.86	429,226.21	431,774.99	441,032.94	1,302,034.14	490,211.83	493,296.98	501,603.72	1,485,112.53	5,227,961.73
Depósitos	76.44	46.99	35.33	158.76	262.23	3,220.94	11.48	3,494.65	151.78	333.26	300.30	785.34	739.75	888.11	1,559.40	3,187.26	7,626.01
Otros Ingresos	181.25	3,092.49	0.00	3,273.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	0.00	0.00	5.00	3,278.74
Egresos de Operaciones	320,835.25	293,866.26	269,406.66	884,108.17	263,023.03	275,062.30	255,860.33	793,945.66	266,014.59	269,366.45	278,206.44	813,587.48	314,190.92	323,197.29	340,430.50	977,818.71	3,469,460.02
Intereses Pagados	314,280.10	285,616.96	265,054.19	864,951.25	259,662.75	267,668.45	252,007.54	779,338.74	262,203.83	265,585.75	274,927.40	802,716.98	309,345.50	318,407.12	333,462.48	961,215.10	3,408,222.07
Comisiones	6,555.15	8,249.30	4,352.47	19,156.92	3,360.28	7,393.85	3,852.79	14,606.92	3,810.76	3,780.70	3,279.04	10,870.50	4,845.42	4,790.17	6,968.02	16,603.61	61,237.95
Ingreso Neto de Intereses	137,176.11	123,726.30	130,508.12	391,410.53	121,250.78	134,552.89	122,474.18	378,277.85	163,363.40	162,741.80	163,126.80	489,232.00	176,765.66	170,987.80	162,732.62	510,486.08	1,769,406.46
Otros Ingresos	83,712.98	113,804.90	57,659.81	255,177.69	56,088.30	56,603.67	81,777.86	194,469.83	67,396.16	56,119.95	59,343.61	182,859.72	58,818.02	27,497.51	39,627.58	125,943.11	758,450.35
Comisiones	74,670.08	108,392.45	46,821.38	229,883.91	55,606.30	56,498.67	81,320.86	193,425.83	47,101.06	53,364.53	58,877.61	159,343.20	58,125.18	47,427.51	53,365.64	158,918.33	741,571.27
Otros Ingresos	9,042.90	5,412.45	10,838.43	25,293.78	482.00	105.00	457.00	1,044.00	20,295.10	2,755.42	466.00	23,516.52	692.84	-19,930.00	-13,738.06	-32,975.22	16,879.08
Ingresos de Operaciones	220,889.09	237,531.20	188,167.93	646,588.22	177,339.08	191,156.56	204,252.04	572,747.68	230,759.56	218,861.75	222,470.41	672,091.72	235,583.68	198,485.31	202,360.20	636,429.19	2,527,856.81
Egresos Generales	168,077.43	189,719.39	152,141.41	509,938.23	177,315.59	158,224.30	166,101.36	501,641.25	155,631.66	163,256.99	162,209.17	481,097.82	182,387.58	179,388.94	167,014.29	528,790.81	2,021,468.11
Gastos Administrativos	141,666.43	156,422.76	129,254.50	427,343.69	148,823.69	131,950.88	136,714.08	417,488.65	127,792.35	137,412.04	136,279.86	401,484.25	146,759.10	148,800.93	132,166.40	427,726.43	1,674,043.02
Gastos Generales	294.19	6,783.24	-1,247.51	5,829.92	1,829.31	-2,112.45	1,411.69	1,128.55	-925.67	-2,642.88	835.64	-2,732.91	9,593.68	3,679.83	4,070.44	17,343.95	21,569.51
Gastos de Depreciación	25,090.65	25,090.65	22,215.63	72,396.93	25,654.07	26,524.04	26,810.04	78,988.15	26,944.39	26,949.94	23,875.03	77,769.36	23,875.03	25,190.41	24,657.86	73,723.30	302,877.74
Otros Gastos	1,026.16	1,422.74	1,918.79	4,367.69	1,008.52	1,861.83	1,165.55	4,035.90	1,820.59	1,537.89	1,218.64	4,577.12	2,159.77	1,717.77	6,119.59	9,997.13	22,977.84
Utilidad antes de Provisiones	52,811.66	47,811.81	36,026.52	136,649.99	23.49	32,932.26	38,150.68	71,106.43	75,127.90	55,604.76	60,261.24	190,993.90	53,196.10	19,096.37	35,345.91	107,638.38	506,388.70
Provisiones por Cuentas Malas	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	0.00	-247.52	19,752.48	199,752.48
Utilidad del Periodo	32,811.66	27,811.81	16,026.52	76,649.99	-19,976.51	12,932.26	18,150.68	11,106.43	55,127.90	35,604.76	40,261.24	130,993.90	33,196.10	19,096.37	35,593.43	87,885.90	306,636.22