



**ESTADO DE RESULTADO**  
**Metrobank, 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	330,063.72	318,714.63	334,427.19	983,205.54	380,356.73	335,372.58	368,787.02	1,084,516.33	361,795.44	372,901.03	339,060.50	1,073,756.97	369,837.00	377,221.29	488,011.21	1,235,069.50	4,376,548.34
Préstamos	302,032.17	297,981.87	312,147.75	912,161.79	358,856.98	299,631.69	311,860.10	970,348.77	304,145.75	306,518.72	270,090.77	880,755.24	297,474.57	307,258.27	410,787.34	1,015,520.18	3,778,785.98
Depósitos	28,031.55	20,732.76	22,279.44	71,043.75	21,499.75	35,740.89	56,926.92	114,167.56	57,649.69	66,382.31	68,969.73	193,001.73	72,362.43	69,963.02	77,223.87	219,549.32	597,762.36
Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	168,154.52	148,676.02	154,056.35	470,886.89	147,214.11	165,154.00	177,226.91	489,595.02	182,907.63	177,786.28	176,726.23	537,420.14	175,397.63	173,319.15	177,570.12	526,286.90	2,024,188.95
Intereses Pagados	162,487.40	145,282.03	150,771.25	458,540.68	145,129.41	162,100.22	174,258.66	481,488.29	179,688.07	174,994.51	174,260.92	528,943.50	174,366.76	169,829.66	175,431.75	519,628.17	1,988,600.64
Comisiones	5,667.12	3,393.99	3,285.10	12,346.21	2,084.70	3,053.78	2,968.25	8,106.73	3,219.56	2,791.77	2,465.31	8,476.64	1,030.87	3,489.49	2,138.37	6,658.73	35,588.31
Ingreso Neto de Intereses	161,909.20	170,038.61	180,370.84	512,318.65	233,142.62	170,218.58	191,560.11	594,921.31	178,887.81	195,114.75	162,334.27	536,336.83	194,439.37	203,902.14	310,441.09	708,782.60	2,352,359.39
Otros Ingresos	76,605.56	70,632.58	49,935.37	197,173.51	124,199.74	19,317.84	176,155.16	319,672.74	220,348.24	74,225.21	38,871.18	333,444.63	73,809.18	15,459.96	175,653.14	264,922.28	1,115,213.16
Comisiones	76,605.56	70,632.58	18,081.88	165,320.02	123,163.80	19,317.84	174,616.70	317,098.34	220,198.24	74,225.21	38,871.18	333,294.63	72,084.18	15,459.96	175,653.14	263,197.28	1,078,910.27
Operaciones con Divisas	0.00	0.00	0.00	0.00	0.00	0.00	1,538.46	1,538.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,538.46
Dividendos	0.00	0.00	31,853.49	31,853.49	1,035.94	0.00	0.00	1,035.94	150.00	0.00	0.00	150.00	1,725.00	0.00	0.00	1,725.00	34,764.43
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	0.00	0.00	0.00	0.00	0.00
Ingresos de Operaciones	238,514.76	240,671.19	230,306.21	709,492.16	357,342.36	189,536.42	367,715.27	914,594.05	399,236.05	269,339.96	201,205.45	869,781.46	268,248.55	219,362.10	486,094.23	973,704.88	3,467,572.55
Egresos Generales	210,366.06	200,547.35	159,778.52	570,691.93	255,302.96	147,823.77	343,606.52	746,733.25	165,526.91	260,584.15	167,019.02	593,130.08	228,056.52	178,315.30	349,712.29	756,084.11	2,666,639.37
Gastos Administrativos	80,883.47	79,935.87	81,999.42	242,818.76	84,403.09	81,944.07	107,188.96	273,536.12	82,620.26	93,351.03	84,288.79	260,260.08	99,232.78	94,927.28	74,333.69	268,493.75	1,045,108.71
Gastos Generales	19,052.76	17,418.83	21,425.43	57,897.02	22,149.28	15,475.17	44,188.12	81,812.57	21,709.07	18,710.04	26,457.18	66,876.29	23,858.33	19,178.25	35,837.76	78,874.34	285,460.22
Gastos de Depreciación	11,569.73	11,506.13	12,162.64	35,238.50	11,947.27	12,172.91	12,895.08	37,015.26	12,796.55	12,364.27	12,376.25	37,537.07	10,975.56	11,011.95	11,113.03	33,100.54	142,891.37
Otros Gastos	98,860.10	91,686.52	44,191.03	234,737.65	136,803.32	38,231.62	179,334.36	354,369.30	48,401.03	136,158.81	43,896.80	228,456.64	93,989.85	53,197.82	228,427.81	375,615.48	1,193,179.07
Utilidad antes de Provisiones	28,148.70	40,123.84	70,527.69	138,800.23	102,039.40	41,712.65	24,108.75	167,860.80	233,709.14	8,755.81	34,186.43	276,651.38	40,192.03	41,046.80	136,381.94	217,620.77	800,933.18
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00	100,000.00	0.00	0.00	0.00	0.00	100,000.00
Utilidad del Periodo	28,148.70	40,123.84	70,527.69	138,800.23	102,039.40	41,712.65	24,108.75	167,860.80	233,709.14	-91,244.19	34,186.43	176,651.38	40,192.03	41,046.80	136,381.94	217,620.77	700,933.18