



ESTADO DE RESULTADO
MiBanco, S.A. BMF
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	90,187.08	95,219.81	100,398.43	285,805.32	102,707.03	110,269.92	107,463.74	320,440.69	108,912.59	111,629.80	112,848.20	333,390.59	120,910.68	131,815.76	126,572.12	379,298.56	1,318,935.16
Préstamos	88,241.65	86,754.32	96,083.97	271,079.94	97,660.83	105,804.89	102,705.56	306,171.28	104,138.38	107,111.59	108,025.83	319,275.80	116,301.69	127,522.13	122,141.19	365,965.01	1,262,492.03
Depósitos	1,945.43	8,465.49	4,314.46	14,725.38	5,046.20	4,465.03	4,758.18	14,269.41	4,774.21	4,518.21	4,822.37	14,114.79	4,608.99	4,293.63	4,430.93	13,333.55	56,443.13
Egresos de Operaciones	18,775.04	30,822.21	32,091.22	81,688.47	33,066.42	32,272.21	34,788.69	100,127.32	37,873.77	37,003.37	38,109.74	112,986.88	39,042.10	40,888.49	44,006.96	123,937.55	418,740.22
Intereses Pagados	17,013.50	29,588.46	31,863.52	78,465.48	31,855.40	32,160.82	34,672.37	98,688.59	37,785.67	36,919.42	37,989.49	112,694.58	38,967.10	40,792.04	41,495.10	121,254.24	411,102.89
Comisiones	1,761.54	1,233.75	227.70	3,222.99	1,211.02	111.39	116.32	1,438.73	88.10	83.95	120.25	292.30	75.00	96.45	2,511.86	2,683.31	7,637.33
Ingreso Neto de Intereses	71,412.04	64,397.60	68,307.21	204,116.85	69,640.61	77,997.71	72,675.05	220,313.37	71,038.82	74,626.43	74,738.46	220,403.71	81,868.58	90,927.27	82,565.16	255,361.01	900,194.94
Otros Ingresos	55,651.77	55,029.90	66,214.16	176,895.83	58,516.12	55,729.93	57,401.07	171,647.12	62,530.86	62,209.97	70,142.44	194,883.27	72,569.48	71,098.94	80,409.50	224,077.92	767,504.14
Comisiones	55,651.77	55,029.90	66,214.16	176,895.83	58,516.12	55,729.93	57,401.07	171,647.12	62,530.86	62,209.97	70,142.44	194,883.27	72,569.48	71,098.94	80,409.50	224,077.92	767,504.14
Ingresos de Operaciones	127,063.81	119,427.50	134,521.37	381,012.68	128,156.73	133,727.64	130,076.12	391,960.49	133,569.68	136,836.40	144,880.90	415,286.98	154,438.06	162,026.21	162,974.66	479,438.93	1,667,699.08
Egresos Generales	87,451.68	92,149.04	100,282.34	279,883.06	95,034.03	87,274.56	103,796.22	286,104.81	91,370.07	95,673.91	97,249.48	284,293.46	102,163.04	98,191.13	-46,378.34	153,975.83	1,004,257.16
Gastos Administrativos	61,277.45	66,723.25	78,302.53	206,303.23	69,715.32	68,038.04	67,687.87	205,441.23	71,898.57	75,153.77	76,317.01	223,369.35	77,682.00	77,065.66	64,969.38	219,717.04	854,830.85
Gastos Generales	20,451.53	19,910.91	15,832.01	56,194.45	18,647.04	12,849.70	37,069.40	68,566.14	14,849.04	15,775.54	16,235.58	46,860.16	19,484.40	16,006.08	-116,113.11	-80,622.63	90,998.12
Gastos de Depreciación	2,048.44	2,423.79	2,450.76	6,922.99	3,293.99	3,469.34	-5,639.04	1,124.29	1,404.56	1,404.56	1,404.56	4,213.68	1,404.56	1,404.56	1,404.56	4,213.68	16,474.64
Otros Gastos	3,674.26	3,091.09	3,697.04	10,462.39	3,377.68	2,917.48	4,677.99	10,973.15	3,217.90	3,340.04	3,292.33	9,850.27	3,592.08	3,714.83	3,360.83	10,667.74	41,953.55
Utilidad antes de Provisiones	39,612.13	27,278.46	34,239.03	101,129.62	33,122.70	46,453.08	26,279.90	105,855.68	42,199.61	41,162.49	47,631.42	130,993.52	52,275.02	63,835.08	209,353.00	325,463.10	663,441.92
Provisiones por Cuentas Malas	10,000.00	10,000.00	10,000.00	30,000.00	10,000.00	10,000.00	10,000.00	30,000.00	15,000.00	15,000.00	15,000.00	45,000.00	15,000.00	15,000.00	105,000.00	135,000.00	240,000.00
Utilidad del Periodo	29,612.13	17,278.46	24,239.03	71,129.62	23,122.70	36,453.08	16,279.90	75,855.68	27,199.61	26,162.49	32,631.42	85,993.52	37,275.02	48,835.08	104,353.00	190,463.10	423,441.92