



ESTADO DE RESULTADO
The Bank of Nova Scotia
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	1,389,119.37	1,299,946.35	1,269,562.11	3,958,627.83	1,306,029.42	1,385,998.40	1,274,793.78	3,966,821.60	1,371,012.00	1,417,525.39	1,490,749.26	4,279,286.65	1,579,580.64	1,499,892.02	1,625,163.54	4,704,636.20	16,909,372.28
Préstamos	1,088,605.09	960,594.49	970,258.00	3,019,457.58	1,032,471.37	1,041,708.73	977,253.16	3,051,433.26	1,057,958.89	1,144,197.51	1,356,086.97	3,558,243.37	4,544,346.06	1,437,926.41	1,551,604.68	7,533,877.15	17,163,011.36
Depósitos	1,702.68	1,091.12	49,961.11	52,754.91	962.94	319.06	1,024.78	2,306.78	1,933.06	1,453.24	1,060.14	4,446.44	2,866.78	2,917.38	3,374.53	9,158.69	68,666.82
Inversiones	298,811.60	338,260.74	249,343.00	886,415.34	272,595.11	343,970.61	296,515.84	913,081.56	311,120.05	271,874.64	133,602.15	716,596.84	-2,967,632.20	59,048.23	70,184.33	-2,838,399.64	-322,305.90
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	421,940.04	491,253.70	380,194.97	1,293,388.71	346,553.19	406,239.20	441,913.80	1,194,706.19	425,779.82	548,912.86	503,716.27	1,478,408.95	661,478.93	498,542.65	813,315.99	1,973,337.57	5,939,841.42
Intereses Pagados	421,940.04	491,253.70	380,194.97	1,293,388.71	346,553.19	406,239.20	441,913.80	1,194,706.19	425,779.82	548,912.86	503,716.27	1,478,408.95	661,478.93	498,542.65	813,315.99	1,973,337.57	5,939,841.42
Comisiones	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
Ingreso Neto de Intereses	967,179.33	808,692.65	889,367.14	2,665,239.12	959,476.23	979,759.20	832,879.98	2,772,115.41	945,232.18	868,612.53	987,032.99	2,800,877.70	918,101.71	1,001,349.37	811,847.55	2,731,298.63	10,969,530.86
Otros Ingresos	50,744.58	38,010.81	85,784.66	174,540.05	46,742.15	36,472.53	119,160.32	202,375.00	47,965.96	80,600.19	94,164.32	222,730.47	99,961.65	49,238.15	94,636.74	243,836.54	843,482.06
Comisiones	49,972.16	37,588.04	84,525.46	172,085.66	46,933.64	35,974.63	118,688.52	201,596.79	71,079.93	80,134.81	93,786.06	245,000.80	74,694.39	48,492.78	92,464.88	215,652.05	834,335.30
Operaciones con Divisas	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
Dividendos	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	772.42	422.77	1,259.20	2,454.39	-191.49	497.90	471.80	778.21	-23,113.97	465.38	378.26	-22,270.33	25,267.26	745.37	2,171.86	28,184.49	9,146.76
Ingresos de Operaciones	1,017,923.91	846,703.46	975,151.80	2,839,779.17	1,006,218.38	1,016,231.73	952,040.30	2,974,490.41	993,198.14	949,212.72	1,081,197.31	3,023,608.17	1,018,063.36	1,050,587.52	906,484.29	2,975,135.17	11,813,012.92
Egresos Generales	725,666.90	169,556.71	380,832.61	1,276,056.22	510,829.87	213,879.46	362,939.98	1,087,649.31	511,790.06	189,057.81	387,120.14	1,087,968.01	638,645.07	60,132.56	642,729.61	1,341,507.24	4,793,180.78
Gastos Administrativos	562,376.81	125,807.03	186,568.95	874,752.79	300,317.43	113,179.36	199,126.73	612,623.52	320,930.08	101,356.62	203,693.83	625,980.53	398,546.50	23,362.21	425,842.84	847,751.55	2,961,108.39
Gastos Generales	85,860.76	29,185.51	170,579.65	285,625.92	114,151.67	86,434.83	145,899.33	346,485.83	88,656.65	45,086.76	159,971.99	293,715.40	153,516.85	18,570.19	193,340.91	365,427.95	1,291,255.10
Gastos de Depreciación	50,639.40	0.00	0.00	50,639.40	50,265.38	0.00	0.00	50,265.38	66,142.71	0.00	0.00	66,142.71	66,029.20	0.00	0.00	66,029.20	233,076.69
Otros Gastos	26,789.93	14,564.17	23,684.01	65,038.11	46,095.39	14,265.27	17,913.92	78,274.58	36,060.62	42,614.43	23,454.32	102,129.37	20,552.52	18,200.16	23,545.86	62,298.54	307,740.60
Utilidad antes de Provisiones	292,257.01	677,146.75	594,319.19	1,563,722.95	495,388.51	802,352.27	589,100.32	1,886,841.10	481,408.08	760,154.91	694,077.17	1,935,640.16	379,418.29	990,454.96	263,754.68	1,633,627.93	7,019,832.14
Provisiones por Cuentas Malas	50,220.00	0.00	115.00	50,335.00	45,162.50	220.00	220.00	45,602.50	-440.00	-23,209.65	-16,120.00	-39,769.65	75,528.52	0.00	0.00	75,528.52	131,696.37
Utilidad del Periodo	242,037.01	677,146.75	594,204.19	1,513,387.95	450,226.01	802,132.27	588,880.32	1,841,238.60	481,848.08	783,364.56	710,197.17	1,975,409.81	303,889.77	990,454.96	263,754.68	1,558,099.41	6,888,135.77