



**ESTADO DE RESULTADO MENSUAL
BANCA EXTRANJERA PRIVADA
ACUMULADO 2004 Y ENERO - DICIEMBRE 2005
(En Balboas)**

Descripcion	2004												2005	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	470,682,944.90	49,943,923.18	44,747,418.47	50,077,108.31	49,606,164.67	50,269,369.34	53,565,078.15	56,102,558.13	60,339,056.22	59,192,559.41	61,556,255.55	62,466,066.49	66,855,382.00	664,720,939.92
Préstamos	384,992,005.35	38,529,480.02	34,568,713.33	39,129,335.87	38,706,990.22	39,438,422.78	42,696,276.20	45,551,293.98	46,295,967.87	47,391,218.30	49,571,738.87	50,465,968.63	53,701,030.14	526,046,436.21
Depósitos	44,479,504.45	7,044,232.39	6,125,242.38	6,226,532.93	6,033,751.17	6,355,689.21	6,531,770.48	6,442,853.24	6,159,388.39	5,907,243.97	6,059,930.24	6,195,738.68	7,658,861.30	76,741,234.38
Inversiones	39,384,158.05	4,254,174.68	3,948,022.04	4,669,417.96	4,789,461.40	4,408,829.80	4,247,310.58	4,034,965.26	4,520,630.31	4,627,061.19	4,586,425.60	4,466,916.75	4,090,392.61	52,643,608.18
Arrendamiento Financiero	1,307,745.03	91,352.32	80,360.48	61,576.25	75,936.03	79,099.40	66,481.99	72,631.38	69,680.09	62,337.40	71,292.40	72,228.56	95,411.87	898,388.17
Otros Ingresos	519,532.02	24,683.77	25,080.24	-9,754.70	25.85	-12,671.85	23,238.90	814.27	3,293,389.56	1,204,698.55	1,266,868.44	1,265,213.87	1,309,686.08	8,391,272.98
Egresos de Operaciones	195,958,592.77	24,092,349.65	21,822,131.70	24,978,055.89	23,968,530.01	25,505,154.57	27,443,713.96	28,179,880.72	33,241,028.64	31,393,676.52	33,104,478.64	34,405,470.04	36,064,879.79	344,199,350.13
Intereses Pagados	182,584,121.66	22,860,458.98	20,668,291.79	23,795,580.01	22,733,032.11	24,101,073.09	24,697,878.73	26,768,845.48	31,628,897.91	30,007,464.20	31,432,129.38	32,647,936.32	35,911,989.42	327,253,577.42
Comisiones	13,374,471.11	1,231,890.67	1,153,839.91	1,182,475.88	1,235,497.90	1,404,081.48	2,745,835.23	1,411,035.24	1,612,130.73	1,386,212.32	1,672,349.26	1,757,533.72	152,890.37	16,945,772.71
Ingreso Neto de Intereses	274,724,352.13	25,851,573.53	22,925,286.77	25,099,052.42	25,637,634.66	24,764,214.77	26,121,364.19	27,922,677.41	27,098,027.58	27,798,882.89	28,451,776.91	28,060,596.45	30,790,502.21	320,521,589.79
Otros Ingresos	327,271,380.58	19,085,473.98	20,212,666.19	31,141,532.93	18,921,997.12	21,231,329.39	28,953,403.47	26,234,917.87	19,885,272.03	21,563,797.93	21,449,424.27	20,294,148.44	27,632,025.74	276,605,989.36
Comisiones	111,422,344.10	8,760,678.68	9,516,559.02	9,560,092.04	9,959,342.46	9,290,978.70	11,572,702.85	9,829,507.13	10,202,312.19	9,890,347.01	10,882,861.13	9,882,904.37	9,812,026.40	119,160,311.98
Operaciones con Divisas	1,136,965.10	151,635.28	130,618.19	162,475.93	203,578.22	1,979,099.45	-1,682,711.11	198,023.99	90,767.12	147,992.77	96,267.81	134,843.00	94,681.14	1,707,271.79
Dividendos	93,026,101.57	7,385,666.32	7,165,941.67	7,023,128.08	7,429,569.74	6,584,017.82	12,582,439.43	11,995,824.42	5,260,962.23	7,166,325.25	7,192,063.44	3,954,462.54	10,897,558.74	94,637,959.68
Otros Ingresos	121,685,969.81	2,787,493.70	3,399,547.31	14,395,836.88	1,329,506.70	3,377,233.42	6,480,972.30	4,211,562.33	4,331,230.49	4,359,132.90	3,278,231.89	6,321,938.53	6,827,759.46	61,100,445.91
Ingresos de Operaciones	601,995,732.71	44,937,047.51	43,137,952.96	56,240,585.35	44,559,631.78	45,995,544.16	55,074,767.66	54,157,595.28	46,983,299.61	49,362,680.82	49,901,201.18	48,354,744.89	58,422,527.95	597,127,579.15
Egresos Generales	288,166,523.94	24,904,652.55	9,202,779.29	21,671,627.56	28,173,660.13	22,761,618.95	28,446,964.41	22,201,804.13	21,972,633.92	39,946,591.73	25,786,798.37	28,109,605.58	33,043,680.53	306,222,417.15
Gastos Administrativos	147,071,578.33	10,794,844.26	12,977,033.31	15,848,376.75	13,473,663.77	11,869,906.06	12,323,814.10	12,441,486.96	11,933,524.24	12,746,287.38	12,853,334.01	12,526,756.67	20,170,817.79	159,959,845.30
Gastos Generales	68,765,299.43	5,210,971.79	4,068,837.89	6,459,130.90	6,651,996.02	6,900,654.12	6,805,905.72	6,295,218.06	6,554,219.07	7,801,271.03	6,249,948.51	7,017,803.53	6,691,113.13	76,707,069.77
Gastos de Depreciación	12,263,623.91	1,062,017.44	931,056.19	1,121,094.13	1,077,387.90	1,029,101.37	1,091,380.03	1,159,311.81	1,065,919.98	1,283,357.83	1,211,460.20	1,136,785.62	1,178,810.50	13,347,683.00
Otros Gastos	60,066,022.27	7,836,819.06	-8,774,148.10	-1,756,974.22	6,970,612.44	2,961,957.40	8,225,864.56	2,305,787.30	2,418,970.63	18,115,675.49	5,472,055.65	7,428,259.76	5,002,939.11	56,207,819.08
Utilidad antes de Provisiones	313,829,208.77	20,032,394.96	33,935,173.67	34,568,957.79	16,385,971.65	23,233,925.21	26,627,803.25	31,955,791.15	25,010,665.69	9,416,089.09	24,114,402.81	20,245,139.31	25,378,847.42	290,905,162.00
Provisiones por Cuentas Malas	-59,484,822.65	-11,813,554.49	2,417,640.72	23,217,835.09	1,967,365.38	4,033,467.84	-2,286,048.87	1,993,585.86	4,439,337.56	-14,694,973.07	4,592,353.08	5,053,504.17	4,575,147.30	23,495,660.57
Utilidad del Periodo	373,314,031.42	31,845,949.45	31,517,532.95	11,351,122.70	14,418,606.27	19,200,457.37	28,913,852.12	29,962,205.29	20,571,328.13	24,111,062.16	19,522,049.73	15,191,635.14	20,803,700.12	267,409,501.43