



ESTADO DE RESULTADO MENSUAL
BANCA OFICIAL
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	238,981,764.81	22,039,172.81	20,048,614.91	22,664,113.47	21,533,596.19	20,812,407.96	21,112,527.95	21,852,815.40	22,773,090.07	22,020,448.20	21,054,985.32	20,703,352.59	30,488,324.61	267,103,449.48
Préstamos	193,384,917.36	16,680,432.57	15,261,571.70	16,859,430.82	16,251,038.73	15,235,676.09	14,944,851.14	16,194,869.67	16,912,452.11	16,230,779.35	15,343,561.23	14,796,086.51	23,246,073.36	197,956,823.28
Depósitos	12,667,651.89	2,321,469.46	2,350,812.73	2,760,825.30	2,687,231.50	3,149,897.86	3,162,543.88	3,292,447.26	3,467,267.81	3,385,643.51	3,593,328.04	3,687,899.23	3,737,376.55	37,596,743.13
Inversiones	28,561,836.87	2,427,840.09	2,267,834.60	2,395,378.12	2,367,445.16	2,199,972.83	2,328,328.73	2,165,885.63	2,002,324.80	1,928,811.88	1,773,805.86	2,013,983.04	2,849,758.15	26,719,368.89
Arrendamiento Financiero	274,284.10	14,943.96	16,470.16	9,887.75	11,368.88	9,430.54	8,335.15	9,656.75	9,302.29	15,607.46	25,452.39	38,267.51	12,491.73	181,214.57
Otros Ingresos	4,093,074.59	594,486.73	151,925.72	638,591.48	216,511.92	217,430.64	668,469.05	189,956.09	381,743.06	461,606.00	318,837.80	167,116.30	642,624.82	4,649,299.61
Egresos de Operaciones	72,093,896.00	7,142,836.09	6,882,689.23	8,782,677.10	7,757,403.90	8,145,127.41	7,799,867.57	8,117,236.48	8,541,283.86	8,346,535.85	8,567,217.19	8,627,011.62	9,739,558.25	98,449,444.55
Intereses Pagados	70,650,412.12	7,024,195.65	6,746,948.01	8,689,628.21	7,609,661.72	8,052,771.94	7,710,687.09	8,029,678.12	8,405,386.07	8,236,101.41	8,453,476.51	8,476,649.38	9,614,056.59	97,049,240.70
Comisiones	1,443,483.88	118,640.44	135,741.22	93,048.89	147,742.18	92,355.47	89,180.48	87,558.36	135,897.79	110,434.44	113,740.68	150,362.24	125,501.66	1,400,203.85
Ingreso Neto de Intereses	166,887,868.81	14,896,336.72	13,165,925.68	13,881,436.37	13,776,192.29	12,667,280.55	13,312,660.38	13,735,578.92	14,231,806.21	13,673,912.35	12,487,768.13	12,076,340.97	20,748,766.36	168,654,004.93
Otros Ingresos	38,257,660.97	3,601,264.22	3,401,390.90	623,166.81	1,757,379.44	4,568,868.22	1,799,572.81	1,986,801.56	3,008,240.12	2,536,792.28	1,652,602.68	2,319,507.82	3,407,648.88	30,663,235.74
Comisiones	19,777,602.19	1,415,856.41	1,329,265.94	1,349,612.90	1,321,067.06	1,430,129.63	1,375,147.04	1,357,767.31	1,528,326.54	1,450,765.32	1,461,451.43	1,685,564.23	2,684,864.26	18,389,818.07
Operaciones con Divisas	27,452.65	2,049.28	15,357.63	4,004.61	1,078.58	789.06	1,980.81	3,744.33	18,054.47	4,863.82	2,206.76	3,843.59	5,138.61	63,111.55
Dividendos	469,233.04	1,994,608.82	0.00	17,850.45	313,320.44	11,787.25	150,665.52	0.00	1,206.00	0.00	0.00	0.00	0.00	2,489,438.48
Otros Ingresos	17,983,373.09	188,749.71	2,056,767.33	-748,301.15	121,913.36	3,126,162.28	271,779.44	625,289.92	1,460,653.11	1,081,163.14	188,944.49	630,100.00	717,646.01	9,720,867.64
Ingresos de Operaciones	205,145,529.78	18,497,600.94	16,567,316.58	14,504,603.18	15,533,571.73	17,236,148.77	15,112,233.19	15,722,380.48	17,240,046.33	16,210,704.63	14,140,370.81	14,395,848.79	24,156,415.24	199,317,240.67
Egresos Generales	97,030,195.34	7,736,048.01	6,823,620.19	7,600,401.23	9,478,962.20	9,442,379.02	7,357,871.96	7,322,078.80	8,743,287.39	7,497,670.26	7,041,113.55	7,795,828.77	3,415,788.73	90,255,050.11
Gastos Administrativos	50,164,899.98	4,126,876.24	4,151,546.58	4,339,425.46	4,324,978.80	4,385,053.69	4,292,859.92	4,315,602.96	4,451,677.88	4,324,938.50	4,414,727.21	4,305,252.28	5,137,994.11	52,570,933.63
Gastos Generales	17,095,632.68	1,433,258.63	1,107,994.04	1,290,875.03	1,516,920.95	1,254,639.44	1,275,388.35	1,328,051.05	1,429,834.37	688,663.63	1,420,205.71	1,432,888.67	1,949,393.99	16,128,113.86
Gastos de Depreciación	7,934,151.89	720,791.26	701,219.91	702,320.65	695,433.41	696,407.90	714,168.18	710,642.67	722,931.46	658,576.68	645,220.26	641,056.58	656,762.26	8,265,531.22
Otros Gastos	21,835,510.79	1,455,121.88	862,859.66	1,267,780.09	2,941,629.04	3,106,277.99	1,075,455.51	967,782.12	2,138,843.68	1,825,491.45	560,960.37	1,416,631.24	-4,328,361.63	13,290,471.40
Utilidad antes de Provisiones	108,115,334.44	10,761,552.93	9,743,696.39	6,904,201.95	6,054,609.53	7,793,769.75	7,754,361.23	8,400,301.68	8,496,758.94	8,713,034.37	7,099,257.26	6,600,020.02	20,740,626.51	109,062,190.56
Provisiones por Cuentas Malas	101,522,701.75	5,975,501.31	1,250,336.71	-1,048,813.86	7,125.00	-395,031.45	282,408.73	67,846.60	-16,916.77	7,125.00	7,362.50	2,007,125.00	1,211,913.76	9,355,982.53
Utilidad del Periodo	6,592,632.69	4,786,051.62	8,493,359.68	7,953,015.81	6,047,484.53	8,188,801.20	7,471,952.50	8,332,455.08	8,513,675.71	8,705,909.37	7,091,894.76	4,592,895.02	19,528,712.75	99,706,208.03