



**ESTADO DE RESULTADO**  
**Banco Agrícola (Panamá), S.A.**  
**ENERO - DICIEMBRE 2005**  
**(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	870,737.35	802,098.63	928,660.64	2,601,496.62	939,566.68	975,306.71	1,000,582.92	2,915,456.31	1,062,703.04	1,139,663.84	1,153,627.15	3,355,994.03	1,155,780.69	1,138,828.03	1,242,790.38	3,537,399.10	12,410,346.06
Préstamos	727,371.69	716,152.87	861,497.00	2,305,021.56	851,395.05	874,826.45	934,211.07	2,660,432.57	957,624.70	1,053,356.04	1,050,663.99	3,061,644.73	1,038,231.54	999,242.44	1,082,209.34	3,119,683.32	11,146,782.18
Depósitos	54,498.71	24,490.04	16,793.01	95,781.76	21,739.08	26,964.34	15,348.41	64,051.83	16,987.18	14,105.66	23,840.25	54,933.09	28,295.10	15,634.88	58,316.38	102,246.36	317,013.04
Inversiones	88,866.95	61,455.72	50,370.63	200,693.30	66,432.55	73,515.92	51,023.44	190,971.91	88,091.16	72,202.14	79,122.91	239,416.21	89,254.05	123,950.71	102,264.66	315,469.42	946,550.84
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	507,716.37	453,682.88	504,738.23	1,466,137.48	514,701.31	553,250.28	550,476.18	1,618,427.77	604,691.91	692,745.74	675,565.21	1,973,002.86	710,016.46	712,585.42	765,989.41	2,188,591.29	7,246,159.40
Intereses Pagados	485,175.81	430,539.74	447,850.89	1,363,566.44	489,492.80	532,047.34	499,990.07	1,521,530.21	575,839.63	666,378.78	649,286.62	1,891,505.03	682,077.42	676,172.08	729,079.74	2,087,329.24	6,863,930.92
Comisiones	22,540.56	23,143.14	56,887.34	102,571.04	25,208.51	21,202.94	50,486.11	96,897.56	28,852.28	26,366.96	26,278.59	81,497.83	27,939.04	36,413.34	36,909.67	101,262.05	382,228.48
Ingreso Neto de Intereses	363,020.98	348,415.75	423,922.41	1,135,359.14	424,865.37	422,056.43	450,106.74	1,297,028.54	458,011.13	446,918.10	478,061.94	1,382,991.17	445,764.23	426,242.61	476,800.97	1,348,807.81	5,164,186.66
Otros Ingresos	8,035.65	9,910.80	10,119.71	28,066.16	9,766.99	9,011.59	14,621.97	33,400.55	10,315.43	10,637.75	9,420.18	30,373.36	9,803.48	9,114.15	11,382.46	30,300.09	122,140.16
Comisiones	7,716.31	8,377.48	10,119.71	26,213.50	9,766.99	9,011.59	14,621.97	33,400.55	10,315.43	10,637.75	9,420.18	30,373.36	9,252.23	9,665.40	11,382.46	30,300.09	120,287.50
Otros Ingresos	319.34	1,533.32	0.00	1,852.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	551.25	-551.25	0.00	0.00	1,852.66
Ingresos de Operaciones	371,056.63	358,326.55	434,042.12	1,163,425.30	434,632.36	431,068.02	464,728.71	1,330,429.09	468,326.56	457,555.85	487,482.12	1,413,364.53	455,567.71	435,356.76	488,183.43	1,379,107.90	5,286,326.82
Egresos Generales	27,033.32	23,717.44	47,179.44	97,930.20	51,315.54	50,496.99	54,616.21	156,428.74	44,765.25	52,417.75	47,319.29	144,502.29	54,086.19	55,792.59	57,694.42	167,573.20	566,434.43
Gastos Administrativos	21,888.77	19,588.70	41,895.10	83,372.57	45,132.06	45,618.41	51,080.00	141,830.47	40,285.27	49,129.74	41,972.52	131,387.53	49,751.77	52,660.92	52,188.84	154,601.53	511,192.10
Gastos Generales	3,334.81	2,932.23	4,055.06	10,322.10	4,917.20	3,969.58	1,962.17	10,848.95	3,220.06	2,066.68	4,080.44	9,367.18	3,066.09	1,589.57	4,100.59	8,756.25	39,294.48
Gastos de Depreciación	647.46	-22.44	315.28	940.30	315.28	0.00	685.04	1,000.32	335.92	337.33	337.33	1,010.58	337.33	337.33	510.99	1,185.65	4,136.85
Otros Gastos	1,162.28	1,218.95	914.00	3,295.23	951.00	909.00	889.00	2,749.00	924.00	884.00	929.00	2,737.00	931.00	1,204.77	894.00	3,029.77	11,811.00
Utilidad antes de Provisiones	344,023.31	334,609.11	386,862.68	1,065,495.10	383,316.82	380,571.03	410,112.50	1,174,000.35	423,561.31	405,138.10	440,162.83	1,268,862.24	401,481.52	379,564.17	430,489.01	1,211,534.70	4,719,892.39
Provisiones por Cuentas Malas	43,739.54	291,707.83	14,372.76	349,820.13	94.61	81,651.16	587,386.36	669,132.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,018,952.26
Utilidad del Periodo	300,283.77	42,901.28	372,489.92	715,674.97	383,222.21	298,919.87	-177,273.86	504,868.22	423,561.31	405,138.10	440,162.83	1,268,862.24	401,481.52	379,564.17	430,489.01	1,211,534.70	3,700,940.13