



**ESTADO DE RESULTADO**  
**Austrobank Overseas (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	186,939.47	189,800.28	264,043.79	640,783.54	234,334.29	241,368.36	455,752.96	931,455.61	262,737.57	259,354.32	431,050.24	953,142.13	231,497.29	267,489.16	231,196.48	730,182.93	3,255,564.21
Préstamos	185,923.90	181,728.94	257,499.00	625,151.84	224,677.98	238,308.39	448,476.73	911,463.10	257,286.43	251,947.34	264,294.86	773,528.63	220,108.27	266,038.37	209,031.26	695,177.90	3,005,321.47
Depósitos	1,015.57	8,071.34	6,544.79	15,631.70	9,656.31	3,059.97	7,276.23	19,992.51	5,451.14	7,406.98	166,755.38	179,613.50	11,389.02	1,450.79	22,165.22	35,005.03	250,242.74
Egresos de Operaciones	151,911.93	140,473.16	158,734.59	451,119.68	158,911.93	187,428.88	201,114.80	547,455.61	234,920.34	263,090.67	269,320.72	767,331.73	284,097.03	286,059.70	301,767.10	871,923.83	2,637,830.85
Intereses Pagados	151,911.93	140,473.16	158,734.59	451,119.68	158,911.93	187,428.88	201,114.80	547,455.61	234,920.34	263,090.67	269,320.72	767,331.73	284,097.03	286,059.70	301,767.10	871,923.83	2,637,830.85
Ingreso Neto de Intereses	35,027.54	49,327.12	105,309.20	189,663.86	75,422.36	53,939.48	254,638.16	384,000.00	27,817.23	-3,736.35	161,729.52	185,810.40	-52,599.74	-18,570.54	-70,570.62	-141,740.90	617,733.36
Otros Ingresos	154,816.51	59,613.58	43,837.44	258,267.53	30,995.22	157,566.78	157,117.43	345,669.43	104,532.81	170,835.75	44,076.33	319,444.89	10,891.70	84,692.58	-6,560.97	89,023.31	1,012,405.16
Comisiones	153,017.49	59,134.46	42,369.83	254,521.78	25,029.42	154,465.99	45,620.57	225,115.98	73,814.98	43,569.82	23,302.28	140,687.08	8,301.24	65,435.72	2,549.73	76,286.69	696,611.53
Otros Ingresos	1,799.02	479.12	1,467.61	3,745.75	5,965.80	3,090.79	111,496.86	120,553.45	30,717.83	127,265.93	20,774.05	178,757.81	2,590.46	19,256.86	-9,110.70	12,736.62	315,793.63
Ingresos de Operaciones	189,844.05	108,940.70	149,146.64	447,931.39	106,417.58	211,496.26	411,755.59	729,669.43	132,350.04	167,099.40	205,805.85	505,255.29	-41,708.04	66,122.04	-77,131.59	-52,717.59	1,630,138.52
Egresos Generales	73,107.06	75,696.96	74,410.49	223,214.51	62,866.13	88,380.48	90,177.52	241,424.13	59,306.54	104,638.56	93,389.42	257,334.52	72,421.60	100,829.23	95,704.56	268,955.39	990,928.55
Gastos Administrativos	60,535.43	52,236.52	57,629.52	170,401.47	41,582.73	71,185.94	59,833.08	172,601.75	37,277.00	69,494.44	67,804.31	174,575.75	56,456.08	48,726.42	63,132.02	168,314.52	685,893.49
Gastos Generales	2,837.85	11,550.19	6,718.29	21,106.33	9,783.03	7,325.88	16,371.21	33,480.12	10,194.83	18,749.35	14,524.53	43,468.71	13,301.52	18,427.74	17,682.36	49,411.62	147,466.78
Gastos de Depreciación	906.21	1,509.66	1,221.15	3,637.02	868.20	902.70	1,008.97	2,779.87	1,014.12	1,014.12	1,071.12	3,099.36	1,152.45	1,210.67	1,234.79	3,597.91	13,114.16
Otros Gastos	8,827.57	10,400.59	8,841.53	28,069.69	10,632.17	8,965.96	12,964.26	32,562.39	10,820.59	15,380.65	9,989.46	36,190.70	1,511.55	32,464.40	13,655.39	47,631.34	144,454.12
Utilidad antes de Provisiones	116,736.99	33,243.74	74,736.15	224,716.88	43,551.45	123,115.78	321,578.07	488,245.30	73,043.50	62,460.84	112,416.43	247,920.77	-114,129.64	-34,707.19	-172,836.15	-321,672.98	639,209.97
Provisiones por Cuentas Malas	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	38,023.95	38,023.95	38,023.95
Utilidad del Periodo	116,736.99	33,243.74	74,736.15	224,716.88	43,551.45	123,115.78	321,578.07	488,245.30	73,043.50	62,460.84	112,416.43	247,920.77	-114,129.64	-34,707.19	-210,860.10	-359,696.93	601,186.02