



ESTADO DE RESULTADO
Banco Corfivalle (Panamá) , S. A.
ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	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	101,823.54	104,829.50	112,416.55	319,069.59	114,360.58	128,518.84	120,659.42	363,538.84	123,884.31	131,263.51	135,921.95	391,069.77	147,141.95	136,296.26	130,524.49	413,962.70	1,487,640.90
Préstamos	62,828.36	61,499.80	71,068.48	195,396.64	74,925.63	101,824.84	93,708.00	270,458.47	100,939.12	99,841.43	110,631.85	311,412.40	119,174.92	101,645.66	86,765.42	307,586.00	1,084,853.51
Depósitos	5,778.13	13,379.80	21,591.38	40,749.31	20,225.70	10,516.23	8,251.66	38,993.59	4,272.52	6,465.48	7,549.64	18,287.64	8,790.19	22,405.83	27,867.58	59,063.60	157,094.14
Inversiones	33,217.05	29,949.90	19,756.69	82,923.64	19,209.25	16,177.77	18,699.76	54,086.78	18,672.67	24,956.60	15,963.46	59,592.73	17,103.84	12,244.77	15,966.30	45,314.91	241,918.06
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	1,777.00	1,777.00	2,073.00	0.00	-74.81	1,998.19	3,775.19
Egresos de Operaciones	61,602.75	63,529.32	63,780.43	188,912.50	69,870.81	74,251.01	79,853.55	223,975.37	84,682.45	87,989.77	97,123.24	269,795.46	99,805.10	104,320.99	115,027.90	319,153.99	1,001,837.32
Intereses Pagados	59,769.00	61,272.40	61,838.13	182,879.53	67,911.01	72,122.58	77,726.55	217,760.14	81,973.19	85,101.02	94,563.21	261,637.42	97,713.00	102,379.00	110,089.16	310,181.16	972,458.25
Comisiones	1,833.75	2,256.92	1,942.30	6,032.97	1,959.80	2,128.43	2,127.00	6,215.23	2,709.26	2,888.75	2,560.03	8,158.04	2,092.10	1,941.99	4,938.74	8,972.83	29,379.07
Ingreso Neto de Intereses	40,220.79	41,300.18	48,636.12	130,157.09	44,489.77	54,267.83	40,805.87	139,563.47	39,201.86	43,273.74	38,798.71	121,274.31	47,336.85	31,975.27	15,496.59	94,808.71	485,803.58
Otros Ingresos	63,421.08	35,234.40	44,405.64	143,061.12	62,080.75	63,605.00	217,755.45	343,441.20	83,056.38	91,789.00	77,585.38	252,430.76	68,409.22	58,717.26	95,829.27	222,955.75	961,888.83
Comisiones	14,988.32	5,473.18	32,137.30	52,598.80	3,977.39	2,291.19	9,231.24	15,499.82	16,257.04	8,333.98	40,386.32	64,977.34	20,497.78	221.44	18,399.33	39,118.55	172,194.51
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	48,432.76	29,761.22	12,268.34	90,462.32	58,103.36	61,313.81	208,524.21	327,941.38	66,799.34	83,455.02	37,199.06	187,453.42	47,911.44	58,495.82	77,429.94	183,837.20	789,694.32
Ingresos de Operaciones	103,641.87	76,534.58	93,041.76	273,218.21	106,570.52	117,872.83	258,561.32	483,004.67	122,258.24	135,062.74	116,384.09	373,705.07	115,746.07	90,692.53	111,325.86	317,764.46	1,447,692.41
Egresos Generales	27,413.26	18,858.35	155,456.79	201,728.40	90,576.14	67,841.08	59,415.39	217,832.61	66,558.27	60,856.45	78,379.60	205,794.32	65,733.74	60,409.55	89,339.24	215,482.53	840,837.86
Gastos Administrativos	11,943.94	8,494.74	112,143.01	132,581.69	67,298.98	55,464.30	45,673.53	168,436.81	50,256.86	48,578.52	52,783.16	151,618.54	43,925.27	41,217.24	66,943.67	152,086.18	604,723.22
Gastos Generales	1,081.18	2,709.17	1,854.44	5,644.79	10,210.34	7,266.85	7,211.30	24,688.49	7,775.45	4,551.28	9,285.83	21,612.56	12,971.75	10,031.17	15,811.33	38,814.25	90,760.09
Gastos de Depreciación	359.01	433.23	814.25	1,606.49	1,117.80	1,074.05	919.22	3,111.07	764.39	919.22	961.68	2,645.29	1,043.10	1,007.49	1,032.10	3,082.69	10,445.54
Otros Gastos	14,029.13	7,221.21	40,645.09	61,895.43	11,949.02	4,035.88	5,611.34	21,596.24	7,761.57	6,807.43	15,348.93	29,917.93	7,793.62	8,153.65	5,552.14	21,499.41	134,909.01
Utilidad antes de Provisiones	76,228.61	57,676.23	-62,415.03	71,489.81	15,994.38	50,031.75	199,145.93	265,172.06	55,699.97	74,206.29	38,004.49	167,910.75	50,012.33	30,282.98	21,986.62	102,281.93	606,854.55
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	33,000.00	33,000.00	33,000.00	33,000.00	33,000.00	99,000.00	33,000.00	-14,000.00	-9,000.00	10,000.00	142,000.00
Utilidad del Periodo	76,228.61	57,676.23	-62,415.03	71,489.81	15,994.38	50,031.75	166,145.93	232,172.06	22,699.97	41,206.29	5,004.49	68,910.75	17,012.33	44,282.98	30,986.62	92,281.93	464,854.55