



**ESTADO DE RESULTADO**  
**Banco Cuscatlán de Panama, 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	3,263,806.17	3,018,119.22	3,452,505.58	9,734,430.97	3,492,989.66	3,520,670.23	3,284,691.31	10,298,351.20	3,580,590.27	3,607,830.53	3,528,604.68	10,717,025.48	3,924,788.12	3,864,497.32	4,195,275.81	11,984,561.25	42,734,368.90
Préstamos	2,640,183.54	2,440,489.41	2,667,453.69	7,748,126.64	2,692,597.51	2,832,365.73	2,786,563.98	8,311,527.22	2,960,551.01	2,985,345.56	2,910,545.99	8,856,442.56	3,249,314.92	3,171,055.05	3,336,870.24	9,757,240.21	34,673,336.63
Depósitos	382,744.71	345,365.24	339,567.66	1,067,677.61	312,238.57	327,556.32	125,740.06	765,534.95	255,858.51	337,023.35	335,358.87	928,240.73	339,546.37	258,017.12	271,424.96	868,988.45	3,630,441.74
Inversiones	240,817.50	231,934.69	445,207.76	917,959.95	488,026.89	360,533.16	372,142.82	1,220,702.87	364,015.04	285,193.22	282,154.30	931,362.56	335,343.35	434,811.22	582,468.78	1,352,623.35	4,422,648.73
Otros Ingresos	60.42	329.88	276.47	666.77	126.69	215.02	244.45	586.16	165.71	268.40	545.52	979.63	583.48	613.93	4,511.83	5,709.24	7,941.80
Egresos de Operaciones	2,294,490.81	2,005,140.23	2,226,923.07	6,526,554.11	2,183,362.11	2,292,822.68	2,232,136.74	6,708,321.53	2,332,335.28	2,344,842.60	2,362,657.76	7,039,835.64	2,554,573.85	2,583,219.41	2,771,201.68	7,908,994.94	28,183,706.22
Intereses Pagados	2,179,505.19	1,911,484.61	2,120,836.41	6,211,826.21	2,083,411.67	2,184,273.52	2,102,897.89	6,370,583.08	2,204,751.81	2,215,107.64	2,237,240.65	6,657,100.10	2,401,703.59	2,436,299.95	2,574,840.34	7,412,843.88	26,652,353.27
Comisiones	114,985.62	93,655.62	106,086.66	314,727.90	99,950.44	108,549.16	129,238.85	337,738.45	127,583.47	129,734.96	125,417.11	382,735.54	152,870.26	146,919.46	196,361.34	496,151.06	1,531,352.95
Ingreso Neto de Intereses	969,315.36	1,012,978.99	1,225,582.51	3,207,876.86	1,309,627.55	1,227,847.55	1,052,554.57	3,590,029.67	1,248,254.99	1,262,987.93	1,165,946.92	3,677,189.84	1,370,214.27	1,281,277.91	1,424,074.13	4,075,566.31	14,550,662.68
Otros Ingresos	807,133.15	1,050,525.10	859,081.20	2,716,739.45	1,048,545.86	1,226,661.17	1,213,702.94	3,488,909.97	982,771.71	1,009,643.41	969,374.02	2,961,789.14	1,886,872.27	1,006,944.10	1,031,490.30	3,925,306.67	13,092,745.23
Comisiones	506,135.88	547,684.50	690,809.95	1,744,630.33	696,311.36	766,430.28	722,649.85	2,185,391.49	607,247.16	795,609.76	674,550.34	2,077,407.26	852,157.12	796,961.75	825,438.12	2,474,556.99	8,481,986.07
Dividendos	67,038.32	54,912.79	50,083.86	172,034.97	89,775.31	63,587.30	82,269.05	235,631.66	40,633.42	47,665.11	37,339.41	125,637.94	67,427.56	87,022.24	115,017.38	269,467.18	802,771.75
Otros Ingresos	233,958.95	447,927.81	118,187.39	800,074.15	262,459.19	396,643.59	408,784.04	1,067,886.82	334,891.13	166,368.54	257,484.27	758,743.94	967,287.59	122,960.11	91,034.80	1,181,282.50	3,807,987.41
Ingresos de Operaciones	1,776,448.51	2,063,504.09	2,084,663.71	5,924,616.31	2,358,173.41	2,454,508.72	2,266,257.51	7,078,939.64	2,231,026.70	2,272,631.34	2,135,320.94	6,638,978.98	3,257,086.54	2,288,222.01	2,455,564.43	8,000,872.98	27,643,407.91
Egresos Generales	1,238,810.40	1,355,452.28	1,312,242.28	3,906,504.96	1,410,170.61	1,269,961.53	1,320,384.03	4,000,516.17	1,341,631.82	1,422,043.49	1,490,637.80	4,254,313.11	1,711,025.68	1,611,553.69	1,645,774.13	4,968,353.50	17,129,687.74
Gastos Administrativos	518,203.94	522,584.89	528,527.94	1,569,316.77	562,544.38	531,074.58	591,375.19	1,684,994.15	597,227.36	617,806.06	656,413.88	1,871,447.30	715,969.37	667,746.08	863,538.92	2,247,254.37	7,373,012.59
Gastos Generales	276,993.85	382,033.31	283,057.64	942,084.80	387,478.35	243,340.43	239,064.16	869,882.94	247,395.63	236,383.19	267,807.01	751,585.83	294,894.56	352,041.13	302,413.74	949,349.43	3,512,903.00
Gastos de Depreciación	125,389.05	100,880.64	100,771.57	327,041.26	101,009.98	99,721.56	103,956.81	304,688.35	100,376.06	105,820.01	110,076.41	316,272.48	112,347.26	112,407.82	118,421.00	343,176.08	1,291,178.17
Otros Gastos	318,223.56	349,953.44	399,885.13	1,068,062.13	359,137.90	395,824.96	385,987.87	1,140,950.73	396,632.77	462,034.23	456,340.50	1,315,007.50	587,814.49	479,358.66	361,400.47	1,428,573.62	4,952,593.98
Utilidad antes de Provisiones	537,638.11	708,051.81	772,421.43	2,018,111.35	948,002.80	1,184,547.19	945,873.48	3,078,423.47	889,394.88	850,587.85	644,683.14	2,384,665.87	1,546,060.86	676,668.32	809,790.30	3,032,519.48	10,513,720.17
Provisiones por Cuentas Malas	85,000.00	85,000.00	85,000.00	255,000.00	85,000.00	85,000.00	85,000.00	255,000.00	85,000.00	83,640.00	85,000.00	253,640.00	87,720.00	83,640.00	1,060,650.52	1,232,010.52	1,995,650.52
Utilidad del Periodo	452,638.11	623,051.81	687,421.43	1,763,111.35	863,002.80	1,099,547.19	860,873.48	2,823,423.47	804,394.88	766,947.85	559,683.14	2,131,025.87	1,458,340.86	593,028.32	-250,860.22	1,800,508.96	8,518,069.65