



ESTADO DE RESULTADO
MIBanco, S.A. BMF
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	126,630.22	118,334.96	124,616.68	369,581.86	125,443.54	123,610.24	127,622.20	376,675.98	124,666.15	123,039.88	124,353.68	372,059.71	111,743.24	121,164.02	105,046.95	337,954.21	1,456,271.76
Préstamos	122,726.21	114,143.78	120,032.26	356,902.25	120,666.64	119,145.48	122,912.43	362,724.55	119,041.49	118,082.89	118,835.94	355,960.32	106,678.61	115,974.06	99,842.37	322,495.04	1,398,082.16
Depósitos	3,904.01	4,191.18	4,584.42	12,679.61	4,776.90	4,464.76	4,709.77	13,951.43	5,624.66	4,956.99	5,517.74	16,099.39	5,064.63	5,189.96	5,204.58	15,459.17	58,189.60
Egresos de Operaciones	44,122.31	43,949.57	42,582.75	130,654.63	43,391.32	44,286.54	45,644.01	133,321.87	41,713.25	46,396.76	50,407.28	138,517.29	51,268.14	58,272.73	48,208.92	157,749.79	560,243.58
Intereses Pagados	42,006.01	41,926.62	40,711.44	124,644.07	41,476.95	42,406.47	45,544.34	129,427.76	41,334.65	46,222.41	50,216.93	137,773.99	48,674.89	54,753.25	44,757.40	148,185.54	540,031.36
Comisiones	2,116.30	2,022.95	1,871.31	6,010.56	1,914.37	1,880.07	99.67	3,894.11	378.60	174.35	190.35	743.30	2,593.25	3,519.48	3,451.52	9,564.25	20,212.22
Ingreso Neto de Intereses	82,507.91	74,385.39	82,033.93	238,927.23	82,052.22	79,323.70	81,978.19	243,354.11	82,952.90	76,643.12	73,946.40	233,542.42	60,475.10	62,891.29	56,838.03	180,204.42	896,028.18
Otros Ingresos	72,198.18	68,428.48	78,063.26	218,689.92	71,498.11	71,885.66	77,117.62	220,501.39	74,289.75	76,649.82	75,681.63	226,621.20	69,309.72	77,291.37	85,559.43	232,160.52	897,973.03
Comisiones	72,198.18	68,428.48	78,063.26	218,689.92	71,498.11	71,885.66	77,117.62	220,501.39	74,289.75	76,649.82	75,681.63	226,621.20	69,309.72	77,291.37	85,559.43	232,160.52	897,973.03
Ingresos de Operaciones	154,706.09	142,813.87	160,097.19	457,617.15	153,550.33	151,209.36	159,095.81	463,855.50	157,242.65	153,292.94	149,628.03	460,163.62	129,784.82	140,182.66	142,397.46	412,364.94	1,794,001.21
Egresos Generales	105,591.52	102,980.76	106,805.10	315,377.38	113,918.17	111,029.92	105,821.15	330,769.24	114,168.83	105,992.24	106,633.78	326,794.85	116,052.32	136,350.26	108,961.47	361,364.05	1,334,305.52
Gastos Administrativos	78,307.37	76,089.26	77,269.49	231,666.12	86,635.55	77,653.38	79,506.59	243,795.52	83,817.59	81,159.42	84,610.78	249,587.79	55,270.64	84,258.57	73,002.68	212,531.89	937,581.32
Gastos Generales	22,331.39	22,389.80	24,597.97	69,319.16	22,835.32	28,016.55	21,042.72	71,894.59	25,698.75	20,028.41	16,628.38	62,355.54	55,192.87	45,819.29	27,506.28	128,518.44	332,087.73
Gastos de Depreciación	1,404.56	1,174.87	1,465.95	4,045.38	1,026.12	1,259.76	1,430.11	3,715.99	1,298.31	1,298.31	1,455.57	4,052.19	1,423.10	1,693.31	1,878.07	4,994.48	16,808.04
Otros Gastos	3,548.20	3,326.83	3,471.69	10,346.72	3,421.18	4,100.23	3,841.73	11,363.14	3,354.18	3,506.10	3,939.05	10,799.33	4,165.71	4,579.09	6,574.44	15,319.24	47,828.43
Utilidad antes de Provisiones	49,114.57	39,833.11	53,292.09	142,239.77	39,632.16	40,179.44	53,274.66	133,086.26	43,073.82	47,300.70	42,994.25	133,368.77	13,732.50	3,832.40	33,435.99	51,000.89	459,695.69
Provisiones por Cuentas Malas	25,000.00	25,000.00	25,000.00	75,000.00	35,000.00	35,000.00	35,000.00	105,000.00	35,000.00	40,000.00	35,000.00	110,000.00	0.00	0.00	85,000.00	85,000.00	375,000.00
Utilidad del Periodo	24,114.57	14,833.11	28,292.09	67,239.77	4,632.16	5,179.44	18,274.66	28,086.26	8,073.82	7,300.70	7,994.25	23,368.77	13,732.50	3,832.40	-51,564.01	-33,999.11	84,695.69