



ESTADO DE RESULTADO
The Bank of Nova Scotia
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	1,695,991.57	1,619,145.06	1,778,022.37	5,093,159.00	1,939,585.31	1,981,522.38	2,054,971.99	5,976,079.68	2,233,912.61	2,324,196.93	2,368,886.92	6,926,996.46	2,519,118.19	2,496,959.04	2,700,362.74	7,716,439.97	25,712,675.11
Préstamos	1,640,206.65	1,611,648.51	1,784,633.71	5,036,488.87	1,875,564.65	1,970,774.81	2,030,325.02	5,876,664.48	2,222,690.05	2,312,159.33	2,286,726.11	6,821,575.49	2,485,284.35	2,481,826.57	2,665,971.54	7,633,082.46	25,367,811.30
Depósitos	3,807.12	4,206.64	4,845.82	12,859.58	4,177.78	7,099.63	7,703.66	18,981.07	7,555.41	8,191.25	24,276.87	40,023.53	24,884.68	10,945.11	10,396.49	46,226.28	118,090.46
Inversiones	51,977.80	3,289.91	-11,457.16	43,810.55	59,842.88	3,647.94	16,943.31	80,434.13	3,667.15	3,846.35	57,883.94	65,397.44	8,949.16	4,187.36	23,994.71	37,131.23	226,773.35
Egresos de Operaciones	880,904.37	792,330.17	912,384.07	2,585,618.61	920,156.51	1,082,096.83	1,071,111.72	3,073,365.06	1,228,681.45	1,484,607.15	1,438,909.90	4,152,198.50	1,420,108.48	1,719,337.58	1,895,274.99	5,034,721.05	14,845,903.22
Intereses Pagados	880,904.37	792,330.17	912,384.07	2,585,618.61	920,156.51	1,082,096.83	1,071,111.72	3,073,365.06	1,228,681.45	1,484,607.15	1,438,909.90	4,152,198.50	1,420,108.48	1,719,337.58	1,895,274.99	5,034,721.05	14,845,903.22
Ingreso Neto de Intereses	815,087.20	826,814.89	865,638.30	2,507,540.39	1,019,428.80	899,425.55	983,860.27	2,902,714.62	1,005,231.16	839,589.78	929,977.02	2,774,797.96	1,099,009.71	777,621.46	805,087.75	2,681,718.92	10,866,771.89
Otros Ingresos	69,553.74	89,475.59	158,243.30	317,272.63	58,555.09	54,716.15	120,990.26	234,261.50	73,837.00	72,997.86	99,843.14	246,678.00	66,500.45	90,902.40	87,159.99	244,562.84	1,042,774.97
Comisiones	69,936.67	50,176.46	114,377.15	234,490.28	57,979.49	54,367.30	120,405.62	232,752.41	72,026.50	72,105.66	99,265.40	243,397.56	64,563.65	90,958.26	83,222.93	238,744.84	949,385.09
Otros Ingresos	-382.93	39,299.13	43,866.15	82,782.35	575.60	348.85	584.64	1,509.09	1,810.50	892.20	577.74	3,280.44	1,936.80	-55.86	3,937.06	5,818.00	93,389.88
Ingresos de Operaciones	884,640.94	916,290.48	1,023,881.60	2,824,813.02	1,077,983.89	954,141.70	1,104,850.53	3,136,976.12	1,079,068.16	912,587.64	1,029,820.16	3,021,475.96	1,165,510.16	868,523.86	892,247.74	2,926,281.76	11,909,546.86
Egresos Generales	778,557.19	199,340.16	378,439.99	1,356,337.34	560,253.25	183,955.03	409,992.18	1,154,200.46	608,166.67	148,044.49	463,204.21	1,219,415.37	801,726.83	75,147.61	529,784.23	1,406,658.67	5,136,611.84
Gastos Administrativos	584,360.57	126,078.62	182,081.09	892,520.28	379,326.06	124,334.20	223,385.48	727,045.74	380,917.16	97,334.59	233,868.76	712,120.51	434,484.54	-951.90	438,078.65	871,611.29	3,203,297.82
Gastos Generales	104,818.80	55,616.30	177,381.80	337,816.90	91,580.68	33,233.21	161,524.71	286,338.60	132,460.65	27,534.11	208,199.86	368,194.62	243,589.51	52,511.50	69,943.42	366,044.43	1,358,394.55
Gastos de Depreciación	68,944.91	0.00	0.00	68,944.91	68,896.94	0.00	0.00	68,896.94	67,688.61	0.00	0.00	67,688.61	67,444.49	0.00	0.00	67,444.49	272,974.95
Otros Gastos	20,432.91	17,645.24	18,977.10	57,055.25	20,449.57	26,387.62	25,081.99	71,919.18	27,100.25	23,175.79	21,135.59	71,411.63	56,208.29	23,588.01	21,762.16	101,558.46	301,944.52
Utilidad antes de Provisiones	106,083.75	716,950.32	645,441.61	1,468,475.68	517,730.64	770,186.67	694,858.35	1,982,775.66	470,901.49	764,543.15	566,615.95	1,802,060.59	363,783.33	793,376.25	362,463.51	1,519,623.09	6,772,935.02
Provisiones por Cuentas Malas	-39,124.66	39,124.66	0.00	0.00	0.00	0.00	13,298.85	13,298.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,298.85
Utilidad del Periodo	145,208.41	677,825.66	645,441.61	1,468,475.68	517,730.64	770,186.67	681,559.50	1,969,476.81	470,901.49	764,543.15	566,615.95	1,802,060.59	363,783.33	793,376.25	362,463.51	1,519,623.09	6,759,636.17