



**ESTADO DE RESULTADO**  
**ST. Georges Bank & Company, Inc.**  
**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	1,344,192.94	1,283,739.57	1,429,413.96	4,057,346.47	1,398,136.50	1,466,294.21	1,424,393.06	4,288,823.77	1,532,749.97	1,549,381.69	1,568,337.77	4,650,469.43	1,636,888.69	1,622,388.75	1,760,440.72	5,019,718.16	18,016,357.83
Préstamos	1,085,564.44	1,043,304.81	1,188,203.10	3,317,072.35	1,171,855.68	1,241,499.56	1,205,944.68	3,619,299.92	1,300,031.98	1,331,054.90	1,343,077.73	3,974,164.61	1,434,473.20	1,427,152.96	1,588,423.35	4,450,049.51	15,360,586.39
Depósitos	63,676.62	51,201.00	55,803.54	170,681.16	59,053.59	58,234.32	68,850.38	186,138.29	56,825.00	62,429.68	65,545.85	184,800.53	75,404.81	95,351.15	70,458.57	241,214.53	782,834.51
Inversiones	194,951.88	189,233.76	185,407.32	569,592.96	167,227.23	166,560.33	149,598.00	483,385.56	175,892.99	155,897.11	159,714.19	491,504.29	127,010.68	99,884.64	101,558.80	328,454.12	1,872,936.93
Egresos de Operaciones	930,029.91	850,459.35	942,939.74	2,723,429.00	909,641.51	936,238.17	932,044.18	2,777,923.86	945,341.38	940,280.79	938,826.84	2,824,449.01	1,012,297.68	980,269.90	1,008,804.61	3,001,372.19	11,327,174.06
Intereses Pagados	863,360.21	777,578.65	860,639.66	2,501,578.52	835,747.77	860,116.81	828,083.34	2,523,947.92	881,313.17	875,572.50	863,558.22	2,620,443.89	937,460.92	918,021.52	935,508.52	2,790,990.96	10,436,961.29
Comisiones	66,669.70	72,880.70	82,300.08	221,850.48	73,893.74	76,121.36	103,960.84	253,975.94	64,028.21	64,708.29	75,268.62	204,005.12	74,836.76	62,248.38	73,296.09	210,381.23	890,212.77
Ingreso Neto de Intereses	414,163.03	433,280.22	486,474.22	1,333,917.47	488,494.99	530,056.04	492,348.88	1,510,899.91	587,408.59	609,100.90	629,510.93	1,826,020.42	624,591.01	642,118.85	751,636.11	2,018,345.97	6,689,183.77
Otros Ingresos	62,217.00	238,631.75	75,257.76	376,106.51	110,967.23	73,619.05	190,353.75	374,940.03	57,012.88	138,875.78	63,335.83	259,224.49	295,752.07	76,918.94	63,270.13	435,941.14	1,446,212.17
Comisiones	26,354.58	38,260.07	26,601.76	91,216.41	36,287.31	40,683.07	38,825.43	115,795.81	34,303.49	28,060.68	43,336.74	105,700.91	34,496.90	45,276.79	43,797.23	123,570.92	436,284.05
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	133,164.00	133,164.00	0.00	0.00	0.00	0.00	67,580.73	0.00	0.00	67,580.73	200,744.73
Otros Ingresos	35,862.42	200,371.68	48,656.00	284,890.10	74,679.92	32,935.98	18,364.32	125,980.22	22,709.39	110,815.10	19,999.09	153,523.58	193,674.44	31,642.15	19,472.90	244,789.49	809,183.39
Ingresos de Operaciones	476,380.03	671,911.97	561,731.98	1,710,023.98	599,462.22	603,675.09	682,702.63	1,885,839.94	644,421.47	747,976.68	692,846.76	2,085,244.91	920,343.08	719,037.79	814,906.24	2,454,287.11	8,135,395.94
Egresos Generales	259,224.71	292,605.54	314,318.44	866,148.69	374,930.70	324,079.96	314,627.59	1,013,638.25	265,770.00	274,119.25	285,097.04	824,986.29	257,531.64	266,523.03	155,577.60	679,632.27	3,384,405.50
Gastos Administrativos	106,111.35	135,162.10	128,622.38	369,895.83	141,578.61	142,664.61	143,537.42	427,780.64	100,246.46	99,029.76	106,249.25	305,525.47	100,965.98	102,454.71	52,895.48	256,316.17	1,359,518.11
Gastos Generales	83,411.53	89,939.01	112,293.77	285,644.31	93,225.65	101,053.97	90,445.81	284,725.43	90,834.32	90,094.82	87,234.41	268,163.55	86,491.33	90,850.33	14,263.80	191,605.46	1,030,138.75
Gastos de Depreciación	22,755.83	22,796.58	23,632.46	69,184.87	23,679.68	24,096.09	24,070.58	71,846.35	21,998.73	19,391.25	19,310.47	60,700.45	19,358.16	19,409.31	19,442.09	58,209.56	259,941.23
Otros Gastos	46,946.00	44,707.85	49,769.83	141,423.68	116,446.76	56,265.29	56,573.78	229,285.83	52,690.49	65,603.42	72,302.91	190,596.82	50,716.17	53,808.68	68,976.23	173,501.08	734,807.41
Utilidad antes de Provisiones	217,155.32	379,306.43	247,413.54	843,875.29	224,531.52	279,595.13	368,075.04	872,201.69	378,651.47	473,857.43	407,749.72	1,260,258.62	662,811.44	452,514.76	659,328.64	1,774,654.84	4,750,990.44
Provisiones por Cuentas Malas	22,665.13	-35,026.95	61,479.07	49,117.25	108,483.64	162,430.27	186,549.69	457,463.60	280,025.08	212,307.70	244,537.52	736,870.30	425,247.10	329,347.53	601,983.32	1,356,577.95	2,600,029.10
Utilidad del Periodo	194,490.19	414,333.38	185,934.47	794,758.04	116,047.88	117,164.86	181,525.35	414,738.09	98,626.39	261,549.73	163,212.20	523,388.32	237,564.34	123,167.23	57,345.32	418,076.89	2,150,961.34