



ESTADO DE RESULTADO
Banco Agrícola (Panamá), S.A.
ENERO - DICIEMBRE 2003
(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	499,143.75	497,693.79	578,517.04	1,575,354.58	524,216.13	521,141.98	473,659.47	1,519,017.58	547,995.33	562,855.73	567,636.02	1,678,487.08	587,384.10	567,000.44	1,441,044.37	2,595,428.91	7,368,288.15
Préstamos	271,991.06	308,813.52	301,397.47	882,202.05	293,001.63	317,529.07	286,032.01	896,562.71	507,885.09	544,954.81	545,857.14	1,598,697.04	558,336.54	507,055.37	499,361.03	1,564,752.94	4,942,214.74
Depósitos	149,215.48	108,178.95	132,664.75	390,059.18	211,342.63	203,612.91	187,627.46	602,583.00	40,026.53	17,900.92	21,778.88	79,706.33	29,047.56	59,838.96	95,489.45	184,375.97	1,256,724.48
Inversiones	77,937.21	80,624.70	144,454.82	303,016.73	19,791.60	0.00	0.00	19,791.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	322,808.33
Otros Ingresos	0.00	76.62	0.00	76.62	80.27	0.00	0.00	80.27	83.71	0.00	0.00	83.71	0.00	106.11	846,193.89	846,300.00	846,540.60
Egresos de Operaciones	295,263.81	294,725.65	259,918.64	849,908.10	266,615.46	250,076.52	237,194.81	753,886.79	257,550.12	272,529.24	287,589.89	817,669.25	305,791.57	322,402.75	402,227.61	1,030,421.93	3,451,886.07
Intereses Pagados	294,597.86	293,343.48	255,895.06	843,836.40	258,348.26	249,193.75	236,565.19	744,107.20	256,787.85	271,841.61	286,731.95	815,361.41	305,082.47	321,825.63	401,587.05	1,028,495.15	3,431,800.16
Comisiones	665.95	1,382.17	4,023.58	6,071.70	8,267.20	882.77	629.62	9,779.59	762.27	687.63	857.94	2,307.84	709.10	577.12	640.56	1,926.78	20,085.91
Ingreso Neto de Intereses	203,879.94	202,968.14	318,598.40	725,446.48	257,600.67	271,065.46	236,464.66	765,130.79	290,445.21	290,326.49	280,046.13	860,817.83	281,592.53	244,597.69	1,038,816.76	1,565,006.98	3,916,402.08
Otros Ingresos	206.00	141.06	112.50	459.56	225,122.62	150.31	166.00	225,438.93	3,671.71	2,800.78	3,140.04	9,612.53	779.29	101,522.74	-100,366.47	1,935.56	237,446.58
Comisiones	206.00	141.06	112.50	459.56	4,862.03	150.31	166.00	5,178.34	3,671.71	2,800.78	3,140.04	9,612.53	779.29	101,522.74	-100,366.47	1,935.56	17,185.99
Otros Ingresos	0.00	0.00	0.00	0.00	220,260.59	0.00	0.00	220,260.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	220,260.59
Ingresos de Operaciones	204,085.94	203,109.20	318,710.90	725,906.04	482,723.29	271,215.77	236,630.66	990,569.72	294,116.92	293,127.27	283,186.17	870,430.36	282,371.82	346,120.43	938,450.29	1,566,942.54	4,153,848.66
Egresos Generales	32,748.07	37,790.19	38,467.78	109,006.04	22,935.30	14,673.84	21,448.62	59,057.76	24,538.12	25,278.17	29,625.04	79,441.33	30,132.90	39,049.96	56,479.82	125,662.68	373,167.81
Gastos Administrativos	7,415.09	11,724.51	11,841.50	30,981.10	12,360.23	10,704.14	17,766.23	40,830.60	20,984.06	22,009.67	24,290.17	67,283.90	26,147.00	31,810.87	50,276.38	108,234.25	247,329.85
Gastos Generales	2,011.66	1,885.84	2,739.28	6,636.78	2,695.71	3,116.60	2,624.24	8,436.55	2,711.16	2,425.60	4,326.07	9,462.83	2,967.88	6,211.85	5,185.42	14,365.15	38,901.31
Gastos de Depreciación	27.42	27.42	27.42	82.26	19.16	19.10	8.90	47.16	8.90	8.90	174.80	192.60	184.02	193.24	184.02	561.28	883.30
Otros Gastos	23,293.90	24,152.42	23,859.58	71,305.90	7,860.20	834.00	1,049.25	9,743.45	834.00	834.00	834.00	2,502.00	834.00	834.00	834.00	2,502.00	86,053.35
Utilidad antes de Provisiones	171,337.87	165,319.01	280,243.12	616,900.00	459,787.99	256,541.93	215,182.04	931,511.96	269,578.80	267,849.10	253,561.13	790,989.03	252,238.92	307,070.47	881,970.47	1,441,279.86	3,780,680.85
Provisiones por Cuentas Malas	71,142.64	48,949.88	21,896.76	141,989.28	213,904.57	5,578.57	-16,476.32	203,006.82	-43,961.64	-87,831.44	-88,240.22	-220,033.30	-82,431.15	0.00	511,197.75	428,766.60	553,729.40
Utilidad del Periodo	100,195.23	116,369.13	258,346.36	474,910.72	245,883.42	250,963.36	231,658.36	728,505.14	313,540.44	355,680.54	341,801.35	1,011,022.33	334,670.07	307,070.47	370,772.72	1,012,513.26	3,226,951.45