



ESTADO DE RESULTADO
Austrobank Overseas (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 | 8,961.54 | 7,522.33 | 15,255.92 | 31,739.79 | 5,980.15 | 153,911.47 | 146,583.32 | 306,474.94 | 199,797.52 | 223,610.49 | 135,552.53 | 558,960.54 | 155,592.74 | 130,280.71 | 124,781.68 | 410,655.13 | 1,307,830.40 |
| Préstamos | 8,961.54 | 0.00 | 6,771.20 | 15,732.74 | 5,980.15 | 148,013.38 | 140,055.30 | 294,048.83 | 141,351.27 | 140,920.25 | 130,012.20 | 412,283.72 | 127,059.49 | 9,657.41 | 119,164.19 | 255,881.09 | 977,946.38 |
| Depósitos | 0.00 | 7,240.35 | 0.00 | 7,240.35 | 0.00 | 5,898.09 | 6,528.02 | 12,426.11 | 58,446.25 | 82,690.24 | 5,540.33 | 146,676.82 | 28,533.25 | 120,623.30 | 5,617.49 | 154,774.04 | 321,117.32 |
| Otros Ingresos | 0.00 | 281.98 | 8,484.72 | 8,766.70 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,766.70 |
| Egresos de Operaciones | 118,060.66 | 100,928.79 | 114,878.15 | 333,867.60 | 104,373.39 | 105,362.02 | 102,690.80 | 312,426.21 | 147,333.81 | 118,312.98 | 104,892.99 | 370,539.78 | 135,360.79 | 113,926.19 | 117,822.26 | 367,109.24 | 1,383,942.83 |
| Intereses Pagados | 118,060.66 | 100,907.66 | 114,878.15 | 333,846.47 | 104,373.39 | 103,515.32 | 102,690.80 | 310,579.51 | 107,333.81 | 98,247.64 | 99,827.65 | 305,409.10 | 100,316.46 | 98,881.86 | 102,714.93 | 301,913.25 | 1,251,748.33 |
| Comisiones | 0.00 | 21.13 | 0.00 | 21.13 | 0.00 | 1,846.70 | 0.00 | 1,846.70 | 40,000.00 | 20,065.34 | 5,065.34 | 65,130.68 | 35,044.33 | 15,044.33 | 15,107.33 | 65,195.99 | 132,194.50 |
| Ingreso Neto de Intereses | -109,099.12 | -93,406.46 | -99,622.23 | -302,127.81 | -98,393.24 | 48,549.45 | 43,892.52 | -5,951.27 | 52,463.71 | 105,297.51 | 30,659.54 | 188,420.76 | 20,231.95 | 16,354.52 | 6,959.42 | 43,545.89 | -76,112.43 |
| Otros Ingresos | 250,520.69 | 207,380.50 | 216,109.97 | 674,011.16 | 266,319.07 | 118,664.01 | 171,099.01 | 556,082.09 | 114,622.93 | 44,079.95 | 45,606.99 | 204,309.87 | 108,959.36 | 84,358.01 | 89,967.79 | 283,285.16 | 1,717,688.28 |
| Comisiones | 250,520.69 | 207,380.50 | 216,109.97 | 674,011.16 | 264,322.58 | 118,664.01 | 171,099.01 | 554,085.60 | 114,622.93 | 43,566.34 | 45,508.90 | 203,698.17 | 108,959.36 | 83,698.30 | 81,629.04 | 274,286.70 | 1,706,081.63 |
| Otros Ingresos | 0.00 | 0.00 | 0.00 | 0.00 | 1,996.49 | 0.00 | 0.00 | 1,996.49 | 0.00 | 513.61 | 98.09 | 611.70 | 0.00 | 659.71 | 8,338.75 | 8,998.46 | 11,606.65 |
| Ingresos de Operaciones | 141,421.57 | 113,974.04 | 116,487.74 | 371,883.35 | 167,925.83 | 167,213.46 | 214,991.53 | 550,130.82 | 167,086.64 | 149,377.46 | 76,266.53 | 392,730.63 | 129,191.31 | 100,712.53 | 96,927.21 | 326,831.05 | 1,641,575.85 |
| Egresos Generales | 51,330.66 | 35,444.79 | 57,268.31 | 144,043.76 | 55,897.30 | 53,857.94 | 46,309.86 | 156,065.10 | 37,134.85 | 42,099.14 | 35,738.72 | 114,972.71 | 54,021.24 | 49,833.29 | 59,187.90 | 163,042.43 | 578,124.00 |
| Gastos Administrativos | 43,988.17 | 26,749.36 | 28,615.17 | 99,352.70 | 44,132.86 | 20,117.69 | 23,200.25 | 87,450.80 | 22,803.62 | 27,542.11 | 28,338.78 | 78,684.51 | 30,177.28 | 34,262.36 | 33,952.77 | 98,392.41 | 363,880.42 |
| Gastos Generales | 7,097.18 | 7,324.35 | 26,812.89 | 41,234.42 | 11,508.96 | 33,005.46 | 21,433.68 | 65,948.10 | 5,147.46 | 5,011.89 | 5,400.86 | 15,560.21 | 7,118.63 | 6,479.95 | 15,935.27 | 29,533.85 | 152,276.58 |
| Gastos de Depreciación | 0.00 | 140.99 | 161.41 | 302.40 | 161.41 | 243.10 | 233.30 | 637.81 | 280.54 | 280.54 | 280.54 | 841.62 | 280.54 | 280.63 | 258.93 | 820.10 | 2,601.93 |
| Otros Gastos | 245.31 | 1,230.09 | 1,678.84 | 3,154.24 | 94.07 | 491.69 | 1,442.63 | 2,028.39 | 8,903.23 | 9,264.60 | 1,718.54 | 19,886.37 | 16,444.79 | 8,810.35 | 9,040.93 | 34,296.07 | 59,365.07 |
| Utilidad antes de Provisiones | 90,090.91 | 78,529.25 | 59,219.43 | 227,839.59 | 112,028.53 | 113,355.52 | 168,681.67 | 394,065.72 | 129,951.79 | 107,278.32 | 40,527.81 | 277,757.92 | 75,170.07 | 50,879.24 | 37,739.31 | 163,788.62 | 1,063,451.85 |
| Utilidad del Periodo | 90,090.91 | 78,529.25 | 59,219.43 | 227,839.59 | 112,028.53 | 113,355.52 | 168,681.67 | 394,065.72 | 129,951.79 | 107,278.32 | 40,527.81 | 277,757.92 | 75,170.07 | 50,879.24 | 37,739.31 | 163,788.62 | 1,063,451.85 |