



ESTADO DE RESULTADO
Bank Leumi-Le Israel, B.M.
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	489,670.12	423,211.72	463,148.38	1,376,030.22	444,352.39	462,936.29	440,968.19	1,348,256.87	461,128.17	470,979.71	464,094.33	1,396,202.21	493,760.67	484,638.50	479,093.72	1,457,492.89	5,577,982.19
Préstamos	488,894.91	422,791.47	462,394.48	1,374,080.86	443,989.05	462,547.97	440,685.25	1,347,222.27	460,898.10	469,563.81	464,022.96	1,394,484.87	493,702.27	484,547.57	479,042.57	1,457,292.41	5,573,080.41
Depósitos	389.52	375.25	528.90	1,293.67	223.05	328.32	282.94	834.31	230.07	17.04	71.37	318.48	43.12	90.93	51.15	185.20	2,631.66
Otros Ingresos	385.69	45.00	225.00	655.69	140.29	60.00	0.00	200.29	0.00	1,398.86	0.00	1,398.86	15.28	0.00	0.00	15.28	2,270.12
Egresos de Operaciones	340,236.39	296,366.11	312,772.91	949,375.41	302,581.10	319,457.17	308,938.91	930,977.18	317,486.35	321,588.84	311,599.48	950,674.67	333,230.57	322,061.19	327,031.56	982,323.32	3,813,350.58
Intereses Pagados	332,994.18	289,006.77	307,830.02	929,830.97	300,500.61	314,065.37	306,429.80	920,995.78	314,830.98	316,555.61	308,740.75	940,127.34	329,657.05	316,588.49	320,760.14	967,005.68	3,757,959.77
Comisiones	7,242.21	7,359.34	4,942.89	19,544.44	2,080.49	5,391.80	2,509.11	9,981.40	2,655.37	5,033.23	2,858.73	10,547.33	3,573.52	5,472.70	6,271.42	15,317.64	55,390.81
Ingreso Neto de Intereses	149,433.73	126,845.61	150,375.47	426,654.81	141,771.29	143,479.12	132,029.28	417,279.69	143,641.82	149,390.87	152,494.85	445,527.54	160,530.10	162,577.31	152,062.16	475,169.57	1,764,631.61
Otros Ingresos	64,177.64	105,001.65	87,780.06	256,959.35	74,896.32	57,339.64	63,132.63	195,368.59	58,692.26	58,153.15	86,665.64	203,511.05	59,221.40	47,481.07	53,922.31	160,624.78	816,463.77
Comisiones	54,363.73	102,027.59	75,381.15	231,772.47	57,575.06	42,780.15	52,554.32	152,909.53	45,435.80	56,598.88	55,209.97	157,244.65	55,868.87	47,331.07	53,696.11	156,896.05	698,822.70
Otros Ingresos	9,813.91	2,974.06	12,398.91	25,186.88	17,321.26	14,559.49	10,578.31	42,459.06	13,256.46	1,554.27	31,455.67	46,266.40	3,352.53	150.00	226.20	3,728.73	117,641.07
Ingresos de Operaciones	213,611.37	231,847.26	238,155.53	683,614.16	216,667.61	200,818.76	195,161.91	612,648.28	202,334.08	207,544.02	239,160.49	649,038.59	219,751.50	210,058.38	205,984.47	635,794.35	2,581,095.38
Egresos Generales	158,973.47	160,481.97	167,648.24	487,103.68	176,246.36	176,694.36	168,916.02	521,856.74	167,135.56	165,666.44	164,531.36	497,333.36	168,465.88	170,549.43	133,391.32	472,406.63	1,978,700.41
Gastos Administrativos	125,574.00	126,305.05	134,692.38	386,571.43	138,678.28	129,214.66	130,419.47	398,312.41	127,834.54	138,973.47	137,732.15	404,540.16	138,266.56	145,743.27	104,724.88	388,734.71	1,578,158.71
Gastos Generales	10,537.51	10,297.72	10,749.70	31,584.93	11,508.05	12,081.52	9,407.19	32,996.76	9,592.87	-823.06	-1,470.93	7,298.88	1,704.38	-1,138.04	-2,053.29	-1,486.95	70,393.62
Gastos de Depreciación	21,274.68	22,274.68	20,643.34	64,192.70	23,555.99	34,412.71	28,134.93	86,103.63	28,585.95	26,352.45	26,468.23	81,406.63	26,568.23	25,090.65	25,034.59	76,693.47	308,396.43
Otros Gastos	1,587.28	1,604.52	1,562.82	4,754.62	2,504.04	985.47	954.43	4,443.94	1,122.20	1,163.58	1,801.91	4,087.69	1,926.71	853.55	5,685.14	8,465.40	21,751.65
Utilidad antes de Provisiones	54,637.90	71,365.29	70,507.29	196,510.48	40,421.25	24,124.40	26,245.89	90,791.54	35,198.52	41,877.58	74,629.13	151,705.23	51,285.62	39,508.95	72,593.15	163,387.72	602,394.97
Provisiones por Cuentas Malas	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	20,000.00	20,000.00	60,000.00	20,000.00	20,000.00	120,000.00	160,000.00	340,000.00
Utilidad del Periodo	34,637.90	51,365.29	50,507.29	136,510.48	20,421.25	4,124.40	6,245.89	30,791.54	15,198.52	21,877.58	54,629.13	91,705.23	31,285.62	19,508.95	-47,406.85	3,387.72	262,394.97