



ESTADO DE RESULTADO
MiBanco, 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	65,475.75	62,498.70	68,128.65	196,103.10	68,130.15	71,139.83	97,845.95	237,115.93	77,166.28	88,162.18	81,696.01	247,024.47	92,807.52	92,879.86	99,397.98	285,085.36	965,328.86
Préstamos	59,362.08	54,939.95	62,073.78	176,375.81	62,305.60	65,213.17	91,030.58	218,549.35	71,237.86	81,251.33	75,287.01	227,776.20	86,687.91	86,718.20	99,374.00	272,780.11	895,481.47
Depósitos	6,113.67	7,558.75	6,054.87	19,727.29	5,824.55	5,926.66	6,815.37	18,566.58	5,928.42	6,910.85	6,409.00	19,248.27	6,119.61	6,161.66	23.98	12,305.25	69,847.39
Egresos de Operaciones	21,607.30	21,146.11	22,270.24	65,023.65	24,358.49	25,618.07	25,830.07	75,806.63	25,590.92	27,444.60	26,095.36	79,130.88	25,817.76	27,597.16	30,198.27	83,613.19	303,574.35
Intereses Pagados	20,106.02	19,691.51	22,033.14	61,830.67	23,793.02	25,412.64	25,598.24	74,803.90	25,430.52	26,197.53	25,851.78	77,479.83	25,501.78	27,309.42	29,930.12	82,741.32	296,855.72
Comisiones	1,501.28	1,454.60	237.10	3,192.98	565.47	205.43	231.83	1,002.73	160.40	1,247.07	243.58	1,651.05	315.98	287.74	268.15	871.87	6,718.63
Ingreso Neto de Intereses	43,868.45	41,352.59	45,858.41	131,079.45	43,771.66	45,521.76	72,015.88	161,309.30	51,575.36	60,717.58	55,600.65	167,893.59	66,989.76	65,282.70	69,199.71	201,472.17	661,754.51
Otros Ingresos	37,245.69	35,925.67	36,455.45	109,626.81	40,550.91	42,045.48	99,613.56	182,209.95	47,181.67	49,907.54	47,513.17	144,602.38	44,074.25	50,172.99	54,098.57	148,345.81	584,784.95
Comisiones	37,245.69	35,925.67	36,455.45	109,626.81	40,550.91	42,045.48	99,613.56	182,209.95	47,181.67	49,907.54	47,513.17	144,602.38	44,074.25	50,172.99	54,098.57	148,345.81	584,784.95
Ingresos de Operaciones	81,114.14	77,278.26	82,313.86	240,706.26	84,322.57	87,567.24	171,629.44	343,519.25	98,757.03	110,625.12	103,113.82	312,495.97	111,064.01	115,455.69	123,298.28	349,817.98	1,246,539.46
Egresos Generales	72,642.96	74,923.94	72,827.77	220,394.67	75,094.88	78,965.01	77,322.47	231,382.36	83,887.59	86,899.28	79,481.79	250,268.66	75,085.74	80,128.80	110,975.26	266,189.80	968,235.49
Gastos Administrativos	52,148.85	53,703.50	51,048.92	156,901.27	51,211.56	54,153.02	53,089.70	158,454.28	53,110.13	60,546.57	57,869.07	171,525.77	54,552.65	54,232.57	60,248.96	169,034.18	655,915.50
Gastos Generales	13,329.59	11,881.40	13,082.88	38,293.87	15,534.85	17,290.23	16,419.96	49,245.04	23,562.47	18,772.94	13,759.83	56,095.24	17,962.02	20,161.89	45,554.27	83,678.18	227,312.33
Gastos de Depreciación	3,928.43	5,706.35	4,797.89	14,432.67	4,908.29	4,373.68	4,723.66	14,005.63	4,241.46	4,097.19	4,176.43	12,515.08	-852.12	2,598.92	1,851.96	3,598.76	44,552.14
Otros Gastos	3,236.09	3,632.69	3,898.08	10,766.86	3,440.18	3,148.08	3,089.15	9,677.41	2,973.53	3,482.58	3,676.46	10,132.57	3,423.19	3,135.42	3,320.07	9,878.68	40,455.52
Utilidad antes de Provisiones	8,471.18	2,354.32	9,486.09	20,311.59	9,227.69	8,602.23	94,306.97	112,136.89	14,869.44	23,725.84	23,632.03	62,227.31	35,978.27	35,326.89	12,323.02	83,628.18	278,303.97
Provisiones por Cuentas Malas	5,000.00	9,000.00	9,000.00	23,000.00	9,000.00	9,000.00	62,999.98	80,999.98	5,000.00	5,000.00	5,000.00	15,000.00	5,000.00	5,000.00	5,000.00	15,000.00	133,999.98
Utilidad del Periodo	3,471.18	-6,645.68	486.09	-2,688.41	227.69	-397.77	31,306.99	31,136.91	9,869.44	18,725.84	18,632.03	47,227.31	30,978.27	30,326.89	7,323.02	68,628.18	144,303.99