



ESTADO DE RESULTADO
ST George Bank & Company, Inc
ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	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	784,667.32	781,170.37	902,748.96	2,468,586.65	890,880.36	953,569.84	915,535.19	2,759,985.39	984,224.37	999,757.70	1,024,747.05	3,008,729.12	1,094,426.68	1,039,995.69	1,082,121.06	3,216,543.43	11,453,844.59
Préstamos	729,671.08	692,417.57	766,848.50	2,188,937.15	760,860.33	797,661.51	783,866.81	2,342,388.65	801,752.47	824,810.01	868,211.00	2,494,773.48	935,091.90	890,410.12	925,647.66	2,751,149.68	9,777,248.96
Depósitos	20,055.43	22,144.84	32,279.86	74,480.13	21,619.31	22,077.81	24,200.28	67,897.40	76,595.31	42,973.96	87,728.31	207,297.58	77,312.62	73,523.66	78,195.17	229,031.45	578,706.56
Inversiones	34,940.81	66,607.96	103,620.60	205,169.37	108,400.72	133,830.52	107,468.10	349,699.34	105,876.59	131,973.73	68,807.74	306,658.06	82,022.16	76,061.91	78,278.23	236,362.30	1,097,889.07
Egresos de Operaciones	497,533.30	508,193.58	583,683.22	1,589,410.10	582,220.54	614,547.18	616,596.64	1,813,364.36	640,105.13	683,310.96	693,381.48	2,016,797.57	732,536.47	729,724.79	769,306.83	2,231,568.09	7,651,140.12
Intereses Pagados	414,344.64	420,625.24	495,496.37	1,330,466.25	485,340.18	519,422.07	521,377.68	1,526,139.93	540,422.28	580,310.74	595,379.35	1,716,112.37	632,415.03	626,820.97	667,720.21	1,926,956.21	6,499,674.76
Comisiones	83,188.66	87,568.34	88,186.85	258,943.85	96,880.36	95,125.11	95,218.96	287,224.43	99,682.85	103,000.22	98,002.13	300,685.20	100,121.44	102,903.82	101,586.62	304,611.88	1,151,465.36
Ingreso Neto de Intereses	287,134.02	272,976.79	319,065.74	879,176.55	308,659.82	339,022.66	298,938.55	946,621.03	344,119.24	316,446.74	331,365.57	991,931.55	361,890.21	310,270.90	312,814.23	984,975.34	3,802,704.47
Otros Ingresos	38,783.08	37,494.91	41,027.98	117,305.97	35,549.97	37,005.13	35,678.66	108,233.76	34,202.43	31,271.03	33,077.65	98,551.11	34,289.49	95,450.26	33,242.35	162,982.10	487,072.94
Comisiones	38,783.08	37,494.91	41,027.98	117,305.97	35,549.97	37,005.13	35,678.66	108,233.76	34,202.43	31,271.03	33,077.65	98,551.11	34,289.49	95,450.26	33,242.35	162,982.10	487,072.94
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,838.88	0.00	61,838.88	61,838.88
Ingresos de Operaciones	325,917.10	310,471.70	360,093.72	996,482.52	344,209.79	376,027.79	334,617.21	1,054,854.79	378,321.67	347,717.77	364,443.22	1,090,482.66	396,179.70	405,721.16	346,056.58	1,147,957.44	4,289,777.41
Egresos Generales	149,306.10	135,813.29	147,850.84	432,970.23	183,889.88	225,123.25	202,230.74	611,243.87	208,888.35	199,495.29	204,346.68	612,730.32	274,959.36	161,838.33	192,190.99	628,988.68	2,285,933.10
Gastos Administrativos	69,659.67	62,792.20	69,367.51	201,819.38	70,970.91	73,007.42	75,321.17	219,299.50	79,395.30	71,424.80	75,866.21	226,686.31	74,834.97	78,340.62	79,956.48	233,132.07	880,937.26
Gastos Generales	49,549.86	45,668.26	47,105.49	142,323.61	78,578.20	72,569.02	78,388.86	229,536.08	79,725.89	78,481.20	78,778.18	236,985.27	108,868.02	34,619.93	63,942.52	207,430.47	816,275.43
Gastos de Depreciación	18,578.28	18,631.17	20,937.42	58,146.87	21,270.15	21,356.06	21,408.56	64,034.77	21,493.48	21,565.03	21,630.48	64,688.99	21,744.79	21,766.95	21,781.53	65,293.27	252,163.90
Otros Gastos	11,518.29	8,721.66	10,440.42	30,680.37	13,070.62	58,190.75	27,112.15	98,373.52	28,273.68	28,024.26	28,071.81	84,369.75	69,511.58	27,110.83	26,510.46	123,132.87	336,556.51
Utilidad antes de Provisiones	176,611.00	174,658.41	212,242.88	563,512.29	160,319.91	150,904.54	132,386.47	443,610.92	169,433.32	148,222.48	160,096.54	477,752.34	121,220.34	243,882.83	153,865.59	518,968.76	2,003,844.31
Provisiones por Cuentas Malas	44,078.68	1,480.24	30,437.10	75,996.02	17,854.81	35,312.07	47,179.01	100,345.89	-1,591.86	65,562.70	63,043.58	127,014.42	-60,914.17	24,838.63	26,771.59	-9,303.95	294,052.38
Utilidad del Periodo	132,532.32	173,178.17	181,805.78	487,516.27	142,465.10	115,592.47	85,207.46	343,265.03	171,025.18	82,659.78	97,052.96	350,737.92	182,134.51	219,044.20	127,094.00	528,272.71	1,709,791.93