



BANCA OFICIAL
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	234,716,230.00	63,374,779.00	125,708,868.32	191,287,123.51	263,125,093.00
Préstamos	193,435,790.00	48,801,434.00	95,233,000.80	144,587,532.94	198,741,345.00
Depósitos	12,667,651.00	7,433,108.00	16,432,780.82	26,578,139.75	37,596,743.00
Inversiones	28,324,187.00	7,096,612.00	13,968,032.07	20,009,736.27	26,597,391.00
Arrendamientos	288,602.00	43,625.00	75,054.63	111,714.55	189,614.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	72,144,769.92	22,829,191.26	46,531,593.17	71,521,907.46	97,479,750.00
Intereses Pagados	70,701,284.92	22,481,761.26	45,854,884.01	70,511,308.19	96,079,546.00
Comisiones	1,443,485.00	347,430.00	676,709.16	1,010,599.27	1,400,204.00
INGRESO NETO DE INTERESES	162,571,460.08	40,545,587.74	79,177,275.15	119,765,216.05	165,645,343.00
OTROS INGRESOS	35,898,318.00	6,925,455.00	18,274,197.17	25,386,441.96	35,062,852.75
Comisiones	19,532,999.00	3,045,396.00	8,103,457.47	12,381,385.83	13,508,014.00
Oper. con Divisas	2,307.00	19,923.00	22,506.73	46,001.93	43,986.00
Dividendos	634,309.00	2,012,459.00	2,488,232.48	2,511,972.22	2,544,409.00
Otros Ingresos	15,728,703.00	1,847,677.00	7,660,000.49	10,447,081.98	18,966,443.75
INGRESOS DE OPERACIONES	198,469,778.08	47,471,042.74	97,451,472.32	145,151,658.01	200,708,195.75
EGRESOS GENERALES	84,691,460.04	20,291,882.98	42,317,384.27	62,103,180.32	87,497,860.88
Gastos Administrativos	50,081,923.00	12,581,534.00	25,522,762.63	38,983,862.98	53,617,869.00
Gastos Generales	13,179,487.43	2,911,759.13	6,361,893.32	8,793,571.44	12,712,120.28
G. de Depreciación	7,487,782.00	2,009,494.00	4,257,073.47	5,951,663.21	7,720,684.00
Otros Gastos	13,942,267.61	2,789,095.85	6,175,654.85	8,374,082.69	13,447,187.60
UTILIDADES ANTES DE PROVISIONES	113,778,318.04	27,179,159.76	55,134,088.05	83,048,477.69	113,210,334.87



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CUENTAS MALAS	107,185,685.00	6,937,961.00	12,196,836.14	14,539,930.64	13,488,286.00
UTILIDAD DEL PERIODO	6,592,633.04	20,241,198.76	42,937,251.91	68,508,547.05	99,722,048.87