



ESTADO DE RESULTADO COMPARATIVO
BANCA PANAMEÑA
ACUMULADO 2002, ACUMULADO 2003 Y ENERO - DICIEMBRE 2004
(En Balboas)

Descripcion	2002	2003												2004	
	Ene. - Dic.	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	1,071,602,101.29	957,114,078.44	78,855,579.77	74,718,379.99	78,397,871.56	76,934,366.41	76,807,280.34	75,006,726.01	76,735,765.25	82,579,762.92	78,622,144.13	84,884,708.92	80,869,124.10	92,042,399.91	956,454,109.31
Préstamos	719,215,587.25	710,678,850.45	58,381,503.31	55,398,804.22	58,677,358.08	57,208,201.07	58,623,213.80	60,359,655.42	57,989,228.54	58,325,494.06	56,969,483.52	59,255,803.89	57,638,700.84	65,056,716.64	703,884,163.39
Depósitos	86,445,758.73	57,054,134.97	3,739,345.21	3,265,505.90	2,997,342.10	2,985,918.14	2,896,012.09	5,254,915.00	3,352,881.66	3,556,022.44	1,815,494.21	1,873,827.26	2,181,112.14	3,439,975.47	37,358,351.62
Inversiones	210,231,716.26	173,741,655.54	16,362,441.23	14,667,641.70	15,933,003.59	16,098,677.40	14,807,206.26	8,608,052.95	14,850,358.82	20,347,713.82	19,409,964.86	23,238,394.01	20,704,018.16	22,380,353.09	207,407,825.89
Arrendamiento Financiero	321,520.00	1,141,443.71	68,618.24	71,235.01	78,250.57	59,821.71	67,246.10	61,366.87	70,397.62	55,484.73	88,598.63	97,791.86	69,894.90	53,635.99	842,342.23
Otros Ingresos	55,387,519.05	14,497,993.77	303,671.78	1,315,193.16	711,917.22	581,748.09	413,602.09	722,735.77	472,898.61	295,047.87	338,602.91	418,891.90	275,398.06	1,111,718.72	6,961,426.18
Egresos de Operaciones	564,434,839.25	459,260,357.53	35,426,786.91	33,413,100.62	36,792,881.63	36,882,155.63	37,605,657.94	34,699,475.15	34,770,621.25	37,560,078.16	33,625,967.83	37,379,912.82	37,442,711.20	44,790,700.58	440,390,049.72
Intereses Pagados	513,289,243.08	414,481,070.23	32,106,648.02	30,227,609.29	32,030,045.29	33,278,985.06	33,916,551.72	32,573,377.15	31,467,755.99	34,682,891.57	32,456,369.83	34,001,900.16	34,130,970.28	38,743,691.36	399,616,795.72
Comisiones	51,145,596.17	44,779,287.30	3,320,138.89	3,185,491.33	4,762,836.34	3,603,170.57	3,689,106.22	2,126,098.00	3,302,865.26	2,877,186.59	1,169,598.00	3,378,012.66	3,311,740.92	6,047,009.22	40,773,254.00
Ingreso Neto de Intereses	507,167,262.04	497,853,720.91	43,428,792.86	41,305,279.37	41,604,989.93	40,052,210.78	39,201,622.40	40,307,250.86	41,965,144.00	45,019,684.76	44,996,176.30	47,504,796.10	43,426,412.90	47,251,699.33	516,064,059.59
Otros Ingresos	215,729,825.65	199,271,456.48	22,405,764.40	12,768,003.26	25,795,856.99	15,170,189.19	15,884,307.25	19,471,391.56	19,232,860.33	22,395,857.27	13,017,068.98	16,648,263.66	16,077,287.51	36,397,970.58	235,264,820.98
Comisiones	117,178,255.23	126,070,902.64	10,444,014.47	10,204,797.04	12,635,639.21	11,944,390.80	12,221,264.32	15,209,902.37	12,236,349.69	12,766,268.43	6,292,395.22	7,378,775.34	7,232,506.56	15,612,292.63	134,178,596.08
Operaciones con Divisas	2,895,959.68	3,584,347.94	190,473.23	199,958.73	282,689.97	28,188.53	439,799.65	294,432.24	212,936.33	254,376.59	235,587.30	252,582.19	245,957.54	272,530.80	2,909,513.10
Dividendos	43,054,417.01	8,408,404.76	161,996.55	294,804.13	367,080.48	185,990.12	294,938.25	-287,535.20	15,788.61	134,021.65	257,867.11	1,723,817.53	492,391.89	905,503.78	4,546,664.90
Otros Ingresos	52,601,193.73	61,207,801.14	11,609,280.15	2,068,443.36	12,510,447.33	3,011,619.74	2,928,305.03	4,254,592.15	6,767,785.70	9,241,190.60	6,231,219.35	7,293,088.60	8,106,431.52	19,607,643.37	93,630,046.90
Ingresos de Operaciones	722,897,087.69	697,125,177.39	65,834,557.26	54,073,282.63	67,400,846.92	55,222,399.97	55,085,929.65	59,778,642.42	61,198,004.33	67,415,542.03	58,013,245.28	64,153,059.76	59,503,700.41	83,649,669.91	751,328,880.57
Egresos Generales	322,387,461.70	331,222,521.06	25,271,128.00	25,910,563.09	28,104,809.75	28,314,566.92	29,319,113.57	32,647,263.58	27,680,477.71	30,026,832.82	25,920,489.20	28,256,073.91	30,185,682.05	34,832,486.26	346,469,486.86
Gastos Administrativos	158,514,881.24	173,506,701.01	14,014,936.40	14,560,185.47	15,215,881.70	14,893,809.52	15,210,781.27	15,867,173.91	14,793,829.64	15,563,731.54	13,191,620.25	15,774,366.17	17,644,232.79	17,335,070.90	184,065,619.56
Gastos Generales	60,176,403.45	64,558,821.93	5,029,246.50	4,901,628.21	5,068,054.14	6,016,284.63	5,718,601.49	6,395,537.44	6,452,092.01	6,181,253.56	6,435,976.82	6,019,837.44	5,469,953.66	6,334,524.01	70,022,989.91
Gastos de Depreciación	34,581,503.15	35,272,247.64	2,793,670.58	2,726,485.56	2,814,529.72	3,123,950.50	2,943,307.41	992,590.41	2,508,044.64	2,669,255.30	2,409,208.57	2,563,378.30	2,572,770.73	2,710,430.81	30,827,622.53
Otros Gastos	69,114,673.86	57,884,750.48	3,433,274.52	3,722,263.85	5,006,344.19	4,280,522.27	5,446,423.40	9,391,961.82	3,926,511.42	5,612,592.42	3,883,683.56	3,898,492.00	4,498,724.87	8,452,460.54	61,553,254.86
Utilidad antes de Provisiones	400,509,625.99	365,902,656.33	40,563,429.26	28,162,719.54	39,296,037.17	26,907,833.05	25,766,816.08	27,131,378.84	33,517,526.62	37,388,709.21	32,092,756.08	35,896,985.85	29,318,018.36	48,817,183.65	404,859,393.71
Provisiones por Cuentas Malas	93,653,189.94	78,599,648.61	5,155,002.50	5,291,598.00	9,892,564.12	5,458,746.75	4,824,076.97	10,271,383.68	6,852,469.21	8,957,200.72	8,080,720.67	9,859,068.08	8,797,234.72	37,360,096.58	120,800,162.00
Utilidad del Periodo	306,856,436.05	287,303,007.72	35,408,426.76	22,871,121.54	29,403,473.05	21,449,086.30	20,942,739.11	16,859,995.16	26,665,057.41	28,431,508.49	24,012,035.41	26,037,917.77	20,520,783.64	11,457,087.07	284,059,231.71