



ESTADO DE RESULTADO COMPARATIVO
BANCA PANAMEÑA PRIVADA
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	805,899,985.18	728,774,767.80	60,751,449.51	56,220,406.45	59,203,303.47	58,085,342.03	58,023,672.24	56,045,703.34	57,017,066.75	62,729,413.75	59,209,502.04	64,692,963.48	61,908,271.23	65,678,843.35	719,565,937.64
Préstamos	558,399,691.96	541,618,687.85	44,047,947.87	41,632,181.07	43,610,711.78	42,089,509.72	43,494,325.13	45,309,347.49	41,830,879.98	41,995,262.32	41,165,609.18	42,694,905.98	42,185,455.09	42,536,703.56	512,592,839.17
Depósitos	52,195,410.68	37,316,814.33	2,522,027.38	2,090,819.77	1,742,861.99	1,936,849.92	1,924,148.70	4,271,245.64	2,334,529.17	2,578,556.76	890,265.27	922,181.68	1,194,852.76	2,282,360.69	24,690,699.73
Inversiones	187,106,366.99	145,302,970.19	13,946,482.04	12,316,172.56	13,638,922.84	13,781,260.18	12,368,290.22	6,208,240.32	12,483,398.69	17,970,617.13	16,986,893.05	20,804,266.83	18,304,824.75	20,036,620.41	178,845,989.02
Arrendamiento Financiero	86,074.09	716,380.19	43,887.84	39,484.16	55,007.94	41,621.35	41,558.47	46,283.00	42,803.92	41,386.68	52,253.99	62,747.22	55,596.26	45,427.30	568,058.13
Otros Ingresos	8,112,441.46	3,819,915.24	191,104.38	141,748.89	155,798.92	236,100.86	195,349.72	210,586.89	325,454.99	143,590.86	114,480.55	208,861.77	167,542.37	777,731.39	2,868,351.59
Egresos de Operaciones	478,068,017.47	389,761,644.39	30,021,699.81	28,054,326.52	31,269,326.03	31,219,342.59	31,799,209.91	29,062,504.94	29,012,489.49	31,372,765.48	27,502,952.84	30,934,884.35	30,381,954.00	37,664,697.76	368,296,153.72
Intereses Pagados	428,493,827.75	346,827,937.44	26,849,140.80	24,990,301.91	26,601,710.98	27,713,151.46	28,204,264.43	27,046,999.39	25,828,351.17	28,711,463.03	26,441,690.74	27,656,375.32	27,154,027.60	31,768,906.77	328,966,383.60
Comisiones	49,574,189.72	42,933,706.95	3,172,559.01	3,064,024.61	4,667,615.05	3,506,191.13	3,594,945.48	2,015,505.55	3,184,138.32	2,661,302.45	1,061,262.10	3,278,509.03	3,227,926.40	5,895,790.99	39,329,770.12
Ingreso Neto de Intereses	327,831,967.71	339,013,123.41	30,729,749.70	28,166,079.93	27,933,977.44	26,865,999.44	26,224,462.33	26,983,198.40	28,004,577.26	31,356,648.27	31,706,549.20	33,758,079.13	31,526,317.23	28,014,145.59	351,269,783.92
Otros Ingresos	177,243,822.85	159,171,192.55	14,667,274.69	11,756,997.63	21,210,380.29	15,441,468.64	13,799,291.97	17,649,738.26	13,993,590.07	17,595,258.69	8,999,667.89	13,522,775.05	14,065,865.61	32,211,258.08	194,913,566.87
Comisiones	100,731,419.01	105,511,542.51	9,002,439.33	8,783,451.39	10,929,538.69	10,578,589.12	10,702,185.39	13,725,579.48	10,775,624.52	11,221,655.48	4,797,278.72	5,983,299.36	5,587,773.67	14,268,658.41	116,356,073.56
Operaciones con Divisas	2,673,318.18	3,476,441.43	189,408.99	186,476.71	281,651.68	27,522.29	436,939.69	293,535.72	212,432.23	251,523.20	235,008.13	251,281.10	245,678.69	270,602.02	2,882,060.45
Dividendos	41,783,704.89	7,003,448.04	161,996.55	294,425.77	365,425.68	185,990.12	294,938.25	-287,535.20	-74,421.20	132,949.65	257,867.11	1,556,336.59	483,748.79	705,709.75	4,077,431.86
Otros Ingresos	32,055,380.77	43,179,760.57	5,313,429.82	2,492,643.76	9,633,764.24	4,649,367.11	2,365,228.64	3,918,158.26	3,079,954.52	5,989,130.36	3,709,513.93	5,731,858.00	7,748,664.46	16,966,287.90	71,598,001.00
Ingresos de Operaciones	505,075,790.56	498,184,315.96	45,397,024.39	39,923,077.56	49,144,357.73	42,307,468.08	40,023,754.30	44,632,936.66	41,998,167.33	48,951,906.96	40,706,217.09	47,280,854.18	45,592,182.84	60,225,403.67	546,183,350.79
Egresos Generales	236,981,741.62	248,061,011.00	18,671,101.95	18,957,605.43	20,683,981.92	20,670,086.09	20,871,355.04	21,395,710.86	19,951,780.70	22,078,051.25	18,443,567.78	20,551,511.07	22,306,408.99	24,858,130.66	249,439,291.74
Gastos Administrativos	116,660,371.29	128,260,768.19	10,196,965.70	10,635,967.63	10,981,524.22	10,869,250.21	11,199,414.64	11,697,878.45	10,682,022.74	11,146,944.43	8,919,504.37	11,531,705.57	13,491,584.71	12,547,956.91	133,900,719.58
Gastos Generales	45,131,771.14	48,889,529.00	3,501,729.59	3,579,355.34	3,562,801.99	4,446,852.42	4,530,387.83	5,080,684.79	4,608,204.20	4,734,624.11	5,205,738.00	4,645,315.39	4,310,283.92	4,721,379.87	52,927,357.45
Gastos de Depreciación	26,606,498.12	27,533,756.43	2,195,804.19	2,103,914.11	2,192,915.82	2,497,527.94	2,305,362.52	358,684.22	1,872,219.90	1,913,812.53	1,728,457.34	1,865,084.03	1,868,678.38	1,991,009.66	22,893,470.64
Otros Gastos	48,583,101.07	43,376,957.38	2,776,602.47	2,638,368.35	3,946,739.89	2,856,455.52	2,836,190.05	4,258,463.40	2,789,333.86	4,282,670.18	2,589,868.07	2,509,406.08	2,635,861.98	5,597,784.22	39,717,744.07
Utilidad antes de Provisiones	268,094,048.94	250,123,304.96	26,725,922.44	20,965,472.13	28,460,375.81	21,637,381.99	19,152,399.26	23,237,225.80	22,046,386.63	26,873,855.71	22,262,649.31	26,729,343.11	23,285,773.85	35,367,273.01	296,744,059.05
Provisiones por Cuentas Malas	73,211,290.94	62,622,728.42	4,710,140.00	4,846,973.00	6,853,800.00	4,848,850.00	4,377,164.47	6,729,895.72	3,506,296.90	3,136,800.00	3,954,133.33	3,750,800.00	4,270,234.27	10,292,372.56	61,277,460.25
Utilidad del Periodo	194,882,758.00	187,500,576.54	22,015,782.44	16,118,499.13	21,606,575.81	16,788,531.99	14,775,234.79	16,507,330.08	18,540,089.73	23,737,055.71	18,308,515.98	22,978,543.11	19,015,539.58	25,074,900.45	235,466,598.80