



**ESTADO DE RESULTADO MENSUAL**  
**BANCA PANAMEÑA PRIVADA**  
**ACUMULADO 2003 Y ENERO - DICIEMBRE 2004**  
 (En Balboas)

Descripcion	2003												2004	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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