



ESTADO DE RESULTADO
BNP Paribas Sucursal (Panama), S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripción	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	2,794,853.84	2,450,341.88	2,627,469.38	7,872,665.10	2,273,991.16	2,466,290.87	2,534,504.63	7,274,786.66	2,996,328.77	2,920,052.75	3,026,484.76	8,942,866.28	3,467,982.11	3,498,763.34	4,229,015.75	11,195,761.20	35,286,079.24
Préstamos	2,129,591.30	1,659,488.00	1,797,475.09	5,586,554.39	1,487,323.32	1,796,503.06	1,630,142.72	4,913,969.10	2,071,950.74	1,827,297.98	1,353,667.98	5,252,916.70	1,776,175.01	1,746,461.98	2,084,943.20	5,607,580.19	21,361,020.38
Depósitos	616,409.95	746,068.97	771,536.03	2,134,014.95	729,556.62	611,329.55	847,807.35	2,188,693.52	861,383.24	1,067,735.00	1,611,847.43	3,540,965.67	1,628,805.43	1,691,332.28	2,081,627.56	5,401,765.27	13,265,439.41
Inversiones	48,852.59	44,784.91	58,458.26	152,095.76	57,111.22	58,458.26	56,554.56	172,124.04	62,994.79	25,019.77	60,969.35	148,983.91	63,001.67	60,969.08	62,444.99	186,415.74	659,619.45
Egresos de Operaciones	1,798,422.78	1,816,927.77	1,840,226.28	5,455,576.83	1,632,790.71	1,647,714.73	1,861,140.23	5,141,645.67	2,048,771.34	2,299,624.33	2,397,242.22	6,745,637.89	2,799,504.85	2,809,924.01	3,357,296.10	8,966,724.96	26,309,585.35
Intereses Pagados	1,750,483.74	1,780,200.14	1,793,909.53	5,324,593.41	1,593,048.23	1,606,632.09	1,814,436.90	5,014,117.22	2,006,857.55	2,256,729.16	2,350,166.09	6,613,752.80	2,750,956.87	2,770,592.13	3,291,401.11	8,812,950.11	25,765,413.54
Comisiones	47,939.04	36,727.63	46,316.75	130,983.42	39,742.48	41,082.64	46,703.33	127,528.45	41,913.79	42,895.17	47,076.13	131,885.09	48,547.98	39,331.88	65,894.99	153,774.85	544,171.81
Ingreso Neto de Intereses	996,431.06	633,414.11	787,243.10	2,417,088.27	641,200.45	818,576.14	673,364.40	2,133,140.99	947,557.43	620,428.42	629,242.54	2,197,228.39	668,477.26	688,839.33	871,719.65	2,229,036.24	8,976,493.89
Otros Ingresos	662,177.15	811,604.91	1,165,338.82	2,639,120.88	1,038,062.49	499,801.84	651,533.84	2,189,398.17	969,752.79	645,987.89	572,351.08	2,188,091.76	1,685,538.80	4,639,190.15	10,749,487.39	17,074,216.34	24,090,827.15
Comisiones	550,164.73	771,094.20	548,592.63	1,869,851.56	964,857.84	456,916.95	593,449.76	2,015,224.55	822,068.48	626,991.78	528,985.89	1,978,046.15	716,569.84	572,267.86	614,803.51	1,903,641.21	7,766,763.47
Operaciones con Divisas	88,990.93	10,783.15	18,533.67	118,307.75	11,628.74	12,532.90	13,589.27	37,750.91	80,786.69	17,497.10	12,528.53	110,812.32	15,389.09	8,743.07	19,608.58	43,740.74	310,611.72
Otros Ingresos	23,021.49	29,727.56	598,212.52	650,961.57	61,575.91	30,351.99	44,494.81	136,422.71	66,897.62	1,499.01	30,836.66	99,233.29	953,579.87	4,058,179.22	10,115,075.30	15,126,834.39	16,013,451.96
Ingresos de Operaciones	1,658,608.21	1,445,019.02	1,952,581.92	5,056,209.15	1,679,262.94	1,318,377.98	1,324,898.24	4,322,539.16	1,917,310.22	1,266,416.31	1,201,593.62	4,385,320.15	2,354,016.06	5,328,029.48	11,621,207.04	19,303,252.58	33,067,321.04
Egresos Generales	1,106,868.27	1,082,400.22	1,372,834.31	3,562,102.80	957,123.20	961,447.65	1,051,558.36	2,970,129.21	903,522.46	1,096,382.02	910,943.93	2,910,848.41	1,039,928.44	937,154.84	681,689.77	2,658,773.05	12,101,853.47
Gastos Administrativos	423,406.96	437,366.63	703,997.60	1,564,771.19	410,081.68	398,587.61	484,781.42	1,293,450.71	427,220.87	398,494.57	393,611.96	1,320,327.40	425,487.77	416,728.16	472,821.26	1,315,037.19	5,493,586.49
Gastos Generales	224,085.09	159,320.36	233,450.43	616,855.88	109,365.22	156,865.82	95,177.05	361,408.09	95,691.38	173,268.86	98,072.01	367,032.25	122,003.36	99,196.94	136,356.32	357,556.62	1,702,852.84
Gastos de Depreciación	42,813.91	47,415.49	41,570.90	131,800.30	40,008.46	40,460.51	38,449.91	118,918.88	38,653.76	83,219.63	39,103.66	160,977.05	40,035.12	38,656.61	47,145.36	125,837.09	537,533.32
Otros Gastos	416,562.31	438,297.74	393,815.38	1,248,675.43	397,667.84	365,533.71	433,149.98	1,196,351.53	341,956.45	340,398.96	380,156.30	1,062,511.71	452,402.19	382,573.13	25,366.83	860,342.15	4,367,880.82
Utilidad antes de Provisiones	551,739.94	362,618.80	579,747.61	1,494,106.35	722,139.74	356,930.33	273,339.88	1,352,409.95	1,013,787.76	170,034.29	290,649.69	1,474,471.74	1,314,087.62	4,390,874.64	10,939,517.27	16,644,479.53	20,965,467.57
Provisiones por Cuentas Malas	244,352.51	0.00	558,000.00	802,352.51	0.00	267,450.00	0.00	267,450.00	200,000.00	0.00	0.00	200,000.00	874,179.13	3,630,366.40	8,733,940.43	13,238,485.96	14,508,288.47
Utilidad del Periodo	307,387.43	362,618.80	21,747.61	691,753.84	722,139.74	89,480.33	273,339.88	1,084,959.95	813,787.76	170,034.29	290,649.69	1,274,471.74	439,908.49	760,508.24	2,205,576.84	3,405,993.57	6,457,179.10