



ESTADO DE RESULTADO
Banco Continental de Panamá, S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

Descripcion	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	11,132,594.02	9,618,118.10	9,685,784.43	30,436,496.55	8,579,389.80	8,304,840.29	4,985,989.12	21,870,219.21	8,416,155.47	14,918,507.91	9,047,034.04	32,381,697.42	9,755,886.77	9,906,055.32	10,067,270.58	29,729,212.67	114,417,625.85
Préstamos	7,293,946.17	7,060,538.62	7,360,239.82	21,714,724.61	6,036,202.62	7,032,500.67	11,256,857.20	24,325,560.49	7,281,251.81	7,617,889.80	7,285,088.64	22,184,230.25	7,736,100.87	7,669,644.84	7,952,553.79	23,358,299.50	91,582,814.85
Depósitos	792,843.71	690,852.46	90,909.84	1,574,606.01	329,326.64	279,994.98	-1,257,121.17	-647,799.55	119,520.58	269,292.65	265,977.39	654,790.62	290,836.66	286,890.39	357,866.70	935,613.75	2,517,210.83
Inversiones	3,045,804.14	1,866,727.02	2,234,634.77	7,147,165.93	2,213,860.54	992,344.64	-5,013,746.91	-1,807,541.73	1,015,383.08	7,031,325.46	1,495,968.01	9,542,676.55	1,728,949.24	1,949,520.09	1,756,830.09	5,435,299.42	20,317,600.17
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	3,743,271.49	3,514,241.17	4,046,171.18	11,303,683.84	4,863,573.48	5,059,957.96	4,872,040.69	14,795,572.13	4,178,840.69	6,689,655.95	5,177,148.93	16,045,645.57	5,489,016.77	5,475,079.17	6,872,829.65	17,836,925.59	59,981,827.13
Intereses Pagados	3,122,618.17	2,925,612.01	3,077,506.51	9,125,736.69	4,290,011.25	4,372,245.31	5,682,997.32	14,345,253.88	3,711,162.02	6,715,657.38	4,702,564.87	15,129,384.27	5,018,141.63	5,008,681.22	5,706,554.48	15,733,377.33	54,333,752.17
Comisiones	620,653.32	588,629.16	968,664.67	2,177,947.15	573,562.23	687,712.65	-810,956.63	450,318.25	467,678.67	-26,001.43	474,584.06	916,261.30	470,875.14	466,397.95	1,166,275.17	2,103,548.26	5,648,074.96
Ingreso Neto de Intereses	7,389,322.53	6,103,876.93	5,639,613.25	19,132,812.71	3,715,816.32	3,244,882.33	113,948.43	7,074,647.08	4,237,314.78	8,228,851.96	3,869,885.11	16,336,051.85	4,266,870.00	4,430,976.15	3,194,440.93	11,892,287.08	54,435,798.72
Otros Ingresos	518,148.60	611,102.66	982,802.83	2,112,054.09	853,512.28	1,353,277.41	5,239,368.11	7,446,157.80	1,536,063.69	4,799,963.67	2,181,830.66	8,517,858.02	3,826,668.07	1,792,551.06	2,107,350.75	7,726,569.88	25,802,639.79
Comisiones	461,679.19	501,203.67	552,894.74	1,515,777.60	605,692.86	1,166,332.39	4,037,117.86	5,809,143.11	1,352,648.66	1,693,319.11	1,464,698.34	4,510,666.11	1,969,840.72	1,332,523.88	1,549,779.87	4,852,144.47	16,687,731.29
Operaciones con Divisas	-20,490.96	-14,966.08	19,928.38	-15,528.66	-179,081.50	160,127.14	34,483.02	15,528.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,464,230.94	0.00	0.00	1,464,230.94	1,464,230.94
Otros Ingresos	76,960.37	124,865.07	409,979.71	611,805.15	426,900.92	26,817.88	1,167,767.23	1,621,486.03	183,415.03	3,106,644.56	717,132.32	4,007,191.91	392,596.41	460,027.18	557,570.88	1,410,194.47	7,650,677.56
Ingresos de Operaciones	7,907,471.13	6,714,979.59	6,622,416.08	21,244,866.80	4,569,328.60	4,598,159.74	5,353,316.54	14,520,804.88	5,773,378.47	13,028,815.63	6,051,715.77	24,853,909.87	8,093,538.07	6,223,527.21	5,301,791.68	19,618,856.96	80,238,438.51
Egresos Generales	2,723,363.62	3,203,642.79	3,801,249.27	9,728,255.68	3,468,864.28	3,778,383.96	3,140,969.79	10,388,218.03	3,661,696.01	5,878,821.53	3,732,979.61	13,273,497.15	3,975,998.48	5,161,043.79	4,992,274.83	14,129,317.10	47,519,287.96
Gastos Administrativos	1,794,105.88	2,189,740.11	2,139,877.09	6,123,723.08	2,299,100.05	2,349,840.08	1,507,123.98	6,156,064.11	2,199,861.51	2,898,069.67	2,293,534.05	7,391,465.23	2,851,571.69	4,001,390.31	3,035,768.92	9,888,730.92	29,559,983.34
Gastos Generales	266,838.53	351,323.56	473,541.25	1,091,703.34	633,450.06	614,422.29	767,039.15	2,014,911.50	493,739.56	534,767.11	601,869.92	1,630,376.59	491,054.14	468,331.77	516,528.16	1,475,914.07	6,212,905.50
Gastos de Depreciación	334,773.03	330,011.17	360,413.29	1,025,197.49	324,675.28	334,028.37	323,619.43	982,323.08	324,667.90	362,835.24	343,589.58	1,031,092.72	353,438.64	353,786.62	402,588.11	1,109,813.37	4,148,426.66
Otros Gastos	327,646.18	332,567.95	827,417.64	1,487,631.77	211,638.89	480,093.22	543,187.23	1,234,919.34	643,427.04	2,083,149.51	493,986.06	3,220,562.61	279,934.01	337,535.09	1,037,389.64	1,654,858.74	7,597,972.46
Utilidad antes de Provisiones	5,184,107.51	3,511,336.80	2,821,166.81	11,516,611.12	1,100,464.32	819,775.78	2,212,346.75	4,132,586.85	2,111,682.46	7,149,994.10	2,318,736.16	11,580,412.72	4,117,539.59	1,062,483.42	309,516.85	5,489,539.86	32,719,150.55
Provisiones por Cuentas Malas	600,000.00	650,000.00	1,600,000.00	2,850,000.00	625,000.00	350,000.00	625,000.00	1,600,000.00	425,000.00	-330,000.00	625,000.00	720,000.00	625,000.00	625,000.00	479,346.00	1,729,346.00	6,899,346.00
Utilidad del Periodo	4,584,107.51	2,861,336.80	1,221,166.81	8,666,611.12	475,464.32	469,775.78	1,587,346.75	2,532,586.85	1,686,682.46	7,479,994.10	1,693,736.16	10,860,412.72	3,492,539.59	437,483.42	-169,829.15	3,760,193.86	25,819,804.55