



**ESTADO DE RESULTADO**  
**Banco del Pacífico (Panamá), 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	254,992.91	238,408.99	273,085.83	766,487.73	269,701.77	289,142.02	292,350.92	851,194.71	309,941.49	321,625.79	314,918.12	946,485.40	338,486.09	322,485.21	340,594.50	1,001,565.80	3,565,733.64
Préstamos	232,732.65	215,668.32	230,242.93	678,643.90	224,648.13	233,859.37	222,828.24	681,335.74	226,092.92	228,043.88	218,738.11	672,874.91	222,942.29	216,738.47	227,339.27	667,020.03	2,699,874.58
Depósitos	12,961.05	14,198.09	15,135.28	42,294.42	13,208.29	14,373.35	14,954.38	42,536.02	17,034.47	19,067.89	21,891.77	57,994.13	30,466.39	30,015.84	30,227.45	90,709.68	233,534.25
Inversiones	9,299.21	8,542.58	20,707.62	38,549.41	31,845.35	40,909.30	54,568.30	127,322.95	66,814.10	74,514.02	74,288.24	215,616.36	85,077.41	75,730.90	83,013.19	243,821.50	625,310.22
Otros Ingresos	0.00	0.00	7,000.00	7,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.59	14.59	7,014.59
Egresos de Operaciones	226,483.19	224,587.74	245,627.91	696,698.84	239,311.91	259,463.75	244,997.67	743,773.33	261,284.64	264,232.71	254,796.18	780,313.53	271,673.15	254,529.70	256,712.05	782,914.90	3,003,700.60
Intereses Pagados	224,533.50	223,428.53	244,000.79	691,962.82	237,991.73	258,802.02	243,302.63	740,096.38	255,644.45	255,979.26	248,336.25	759,959.96	258,938.61	246,445.02	251,598.99	756,982.62	2,949,001.78
Comisiones	1,949.69	1,159.21	1,627.12	4,736.02	1,320.18	661.73	1,695.04	3,676.95	5,640.19	8,253.45	6,459.93	20,353.57	12,734.54	8,084.68	5,113.06	25,932.28	54,698.82
Ingreso Neto de Intereses	28,509.72	13,821.25	27,457.92	69,788.89	30,389.86	29,678.27	47,353.25	107,421.38	48,656.85	57,393.08	60,121.94	166,171.87	66,812.94	67,955.51	83,882.45	218,650.90	562,033.04
Otros Ingresos	48,316.79	60,455.58	83,573.05	192,345.42	56,962.75	53,340.68	71,039.82	181,343.25	51,312.43	73,622.91	48,787.19	173,722.53	71,139.78	58,531.47	49,649.87	179,321.12	726,732.32
Comisiones	36,810.58	44,154.37	44,066.84	125,031.79	43,696.87	41,449.25	41,013.60	126,159.72	39,736.21	38,470.59	37,210.97	115,417.77	35,763.56	36,433.05	38,073.65	110,270.26	476,879.54
Dividendos	0.00	0.00	0.00	0.00	0.00	2,215.20	0.00	2,215.20	0.00	0.00	0.00	0.00	0.00	10,522.20	0.00	10,522.20	12,737.40
Otros Ingresos	11,506.21	16,301.21	39,506.21	67,313.63	13,265.88	9,676.23	30,026.22	52,968.33	11,576.22	35,152.32	11,576.22	58,304.76	35,376.22	11,576.22	11,576.22	58,528.66	237,115.38
Ingresos de Operaciones	76,826.51	74,276.83	111,030.97	262,134.31	87,352.61	83,018.95	118,393.07	288,764.63	99,969.28	131,015.99	108,909.13	339,894.40	137,952.72	126,486.98	133,532.32	397,972.02	1,288,765.36
Egresos Generales	65,476.49	70,656.50	94,253.77	230,386.76	73,340.23	72,958.61	72,986.80	219,285.64	75,667.03	75,218.75	75,152.82	226,038.60	83,939.62	81,934.41	86,370.49	252,244.52	927,955.52
Gastos Administrativos	25,871.99	33,164.41	42,569.64	101,606.04	34,130.58	29,684.54	32,884.14	96,699.26	38,782.07	32,995.26	31,732.74	103,510.07	38,972.78	37,178.56	37,559.22	113,710.56	415,525.93
Gastos Generales	10,785.97	10,236.31	20,189.10	41,211.38	12,201.34	13,357.27	13,145.62	38,704.23	12,495.35	15,010.22	14,383.83	41,889.40	15,205.98	15,384.41	19,771.00	50,361.39	172,166.40
Gastos de Depreciación	18,807.44	18,952.79	18,750.19	56,510.42	18,903.52	19,193.84	19,193.84	57,291.20	19,253.95	19,253.95	19,376.08	57,883.98	19,277.18	19,277.18	19,277.15	57,831.51	229,517.11
Otros Gastos	10,011.09	8,302.99	12,744.84	31,058.92	8,104.79	10,722.96	7,763.20	26,590.95	5,135.66	7,959.32	9,660.17	22,755.15	10,483.68	10,094.26	9,763.12	30,341.06	110,746.08
Utilidad antes de Provisiones	11,350.02	3,620.33	16,777.20	31,747.55	14,012.38	10,060.34	45,406.27	69,478.99	24,302.25	55,797.24	33,756.31	113,855.80	54,013.10	44,552.57	47,161.83	145,727.50	360,809.84
Provisiones por Cuentas Malas	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	13,000.00	2,000.00	15,000.00	15,000.00
Utilidad del Periodo	11,350.02	3,620.33	16,777.20	31,747.55	14,012.38	10,060.34	45,406.27	69,478.99	24,302.25	55,797.24	33,756.31	113,855.80	54,013.10	31,552.57	45,161.83	130,727.50	345,809.84