



**ESTADO DE RESULTADO COMPARATIVO**  
**BANCA PANAMEÑA**  
**ACUMULADO 2003, ACUMULADO 2004 Y ENERO - DICIEMBRE 2005**  
**(En Balboas)**

Descripcion	2003	2004												2005	
	Ene. - Dic. Acumulado	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	957,114,078.44	958,351,231.78	85,786,459.43	79,012,843.41	91,877,956.96	85,850,956.82	89,188,195.91	91,794,711.66	92,940,728.53	93,809,232.85	94,864,831.03	92,506,324.87	87,104,040.02	99,659,156.74	1,084,395,438.23
Préstamos	710,678,850.45	705,916,036.12	61,295,424.29	56,222,800.44	63,045,149.45	61,398,803.26	62,058,497.04	61,461,830.95	64,168,581.28	67,423,627.75	65,224,660.93	66,254,943.83	65,311,205.00	76,745,770.84	770,611,295.06
Depósitos	57,054,134.97	37,358,351.62	5,676,857.69	5,564,338.65	6,241,588.58	6,438,128.53	7,248,227.95	6,953,837.06	6,902,918.72	7,258,214.66	7,379,728.46	7,703,849.30	7,960,088.32	8,514,163.65	83,841,941.57
Inversiones	173,741,655.54	207,407,825.89	17,925,496.77	16,889,074.12	21,822,658.95	17,633,842.84	19,466,761.60	22,519,026.21	21,477,423.78	18,575,234.30	21,545,338.28	18,023,804.85	13,426,783.57	13,523,622.57	222,829,067.84
Arrendamiento Financiero	1,141,443.71	842,342.23	69,888.08	72,955.91	56,952.47	67,020.60	69,915.26	69,185.12	64,856.98	78,477.64	83,209.42	78,473.64	93,764.85	68,005.55	872,705.52
Otros Ingresos	14,497,993.77	6,826,675.92	818,792.60	263,674.29	711,607.51	313,161.59	344,794.06	790,832.32	326,947.77	473,678.50	631,893.94	445,253.25	312,198.28	807,594.13	6,240,428.24
Egresos de Operaciones	459,260,357.53	440,483,351.55	40,975,202.89	38,380,398.06	42,999,896.09	42,657,181.41	44,433,345.05	43,990,252.22	45,660,918.43	49,182,493.59	46,920,210.64	48,715,217.39	49,304,998.82	53,535,051.83	546,755,166.42
Intereses Pagados	414,481,070.23	399,710,097.55	37,601,252.60	35,263,185.09	40,718,177.42	39,574,366.39	41,760,866.24	41,233,629.38	42,956,907.58	46,083,428.50	43,923,927.50	45,855,020.77	46,144,785.54	49,991,510.01	511,107,057.02
Comisiones	44,779,287.30	40,773,254.00	3,373,950.29	3,117,212.97	2,281,718.67	3,082,815.02	2,672,478.81	2,756,622.84	2,704,010.85	3,099,065.09	2,996,283.14	2,860,196.62	3,160,213.28	3,543,541.82	35,648,109.40
Ingreso Neto de Intereses	497,853,720.91	517,867,880.23	44,811,256.54	40,632,445.35	48,878,060.87	43,193,775.41	44,754,850.86	47,804,459.44	47,279,810.10	44,626,739.26	47,944,620.39	43,791,107.48	37,799,041.20	46,124,104.91	537,640,271.81
Otros Ingresos	199,271,456.48	233,184,969.62	17,511,063.82	16,087,770.97	17,138,044.89	15,052,746.30	19,360,493.43	22,665,374.63	16,307,930.42	18,060,690.19	21,283,976.96	19,367,645.37	19,719,188.39	70,425,015.00	272,979,940.37
Comisiones	126,070,902.64	136,133,675.75	11,220,415.38	10,029,571.51	12,158,292.94	11,597,632.04	12,070,209.20	12,491,146.38	12,211,923.58	12,946,078.20	13,364,231.76	13,276,848.46	13,798,673.17	18,016,019.28	153,181,041.90
Operaciones con Divisas	3,584,347.94	2,909,513.10	494,247.25	55,936.66	216,575.30	595,117.62	293,427.24	193,871.71	231,472.07	276,515.75	69,239.85	264,622.13	244,699.38	388,016.64	3,323,741.60
Dividendos	8,408,404.76	4,560,227.40	2,145,461.81	196,989.56	494,409.53	555,464.93	224,800.20	1,310,709.69	373,171.43	192,719.47	1,811,393.14	326,393.19	259,294.69	2,819,599.90	10,710,407.54
Otros Ingresos	61,207,801.14	89,581,553.37	3,650,939.38	5,805,273.24	4,268,767.12	2,304,531.71	6,772,056.79	8,669,646.85	3,491,363.34	4,645,376.77	6,039,112.21	5,499,781.59	5,416,521.15	49,201,379.18	105,764,749.33
Ingresos de Operaciones	697,125,177.39	751,052,849.85	62,322,320.36	56,720,216.32	66,016,105.76	58,246,521.71	64,115,344.29	70,469,834.07	63,587,740.52	62,687,429.45	69,228,597.35	63,158,752.85	57,518,229.59	116,549,119.91	810,620,212.18
Egresos Generales	331,222,521.06	349,789,111.84	27,763,785.05	25,677,689.56	31,254,766.72	32,588,609.02	32,325,977.00	31,993,646.00	30,796,620.19	32,197,325.86	30,215,702.64	30,420,073.36	31,092,796.07	34,707,445.10	371,034,436.57
Gastos Administrativos	173,506,701.01	184,035,802.46	15,473,253.89	15,472,339.51	16,818,831.72	16,928,395.07	16,616,317.41	18,435,688.86	16,930,093.72	17,310,882.59	15,365,091.44	15,664,970.20	16,505,507.55	16,499,466.40	198,020,838.36
Gastos Generales	64,558,821.93	73,381,237.87	5,307,033.07	4,920,519.64	5,974,815.31	6,583,665.58	6,413,912.19	5,764,717.23	6,204,367.51	6,120,762.61	6,065,102.33	6,478,455.62	7,172,417.77	7,202,080.43	74,207,849.29
Gastos de Depreciación	35,272,247.64	31,143,145.51	2,629,945.48	2,604,397.73	2,724,701.90	2,529,246.94	2,619,344.41	2,744,806.98	2,650,577.58	2,682,275.96	2,631,258.60	2,678,672.28	2,644,442.12	2,679,892.58	31,819,562.56
Otros Gastos	57,884,750.48	61,228,926.00	4,353,552.61	2,680,432.68	5,736,417.79	6,547,301.43	6,676,402.99	5,048,432.93	5,011,581.38	6,083,404.70	6,154,250.27	5,597,975.26	4,770,428.63	8,326,005.69	66,986,186.36
Utilidad antes de Provisiones	365,902,656.33	401,263,738.01	34,558,535.31	31,042,526.76	34,761,339.04	25,657,912.69	31,789,367.29	38,476,188.07	32,791,120.33	30,490,103.59	39,012,894.71	32,738,679.49	26,425,433.52	81,841,674.81	439,585,775.61
Provisiones por Cuentas Malas	78,599,648.61	162,525,162.00	10,339,311.63	6,786,664.84	3,315,360.02	4,104,780.21	3,644,010.89	6,307,685.63	3,245,089.62	3,209,568.33	6,953,455.53	4,115,832.29	5,730,516.52	10,496,958.06	68,249,233.57
Utilidad del Periodo	287,303,007.72	238,738,576.01	24,219,223.68	24,255,861.92	31,445,979.02	21,553,132.48	28,145,356.40	32,168,502.44	29,546,030.71	27,280,535.26	32,059,439.18	28,622,847.20	20,694,917.00	71,344,716.75	371,336,542.04