



ESTADO DE RESULTADO MENSUAL
BANCA PANAMEÑA
ACUMULADO 2004 Y ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	2004												2005	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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