



**ESTADO DE RESULTADO MENSUAL
BANCA PANAMEÑA PRIVADA
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	719,369,466.97	63,747,286.62	58,964,228.50	69,213,843.49	64,317,360.63	68,375,787.95	70,682,183.71	71,087,913.13	71,036,142.78	72,844,382.83	71,451,339.55	66,400,687.43	69,170,832.13	817,291,988.75
Préstamos	512,531,118.76	44,614,991.72	40,961,228.74	46,185,718.63	45,147,764.53	46,822,820.95	46,516,979.81	47,973,711.61	50,511,175.64	48,993,881.58	50,911,382.60	50,515,118.49	53,499,697.48	572,654,471.78
Depósitos	24,690,699.73	3,355,388.23	3,213,525.92	3,480,763.28	3,750,897.03	4,098,330.09	3,791,293.18	3,610,471.46	3,790,946.85	3,994,084.95	4,110,521.26	4,272,189.09	4,776,787.10	46,245,198.44
Inversiones	178,845,989.02	15,497,656.68	14,621,239.52	19,427,280.83	15,266,397.68	17,266,788.77	20,190,697.48	19,311,538.15	16,572,909.50	19,618,526.40	16,249,998.99	11,412,800.53	10,673,864.42	196,109,698.95
Arrendamiento Financiero	568,058.13	54,944.12	56,485.75	47,064.72	55,651.72	60,484.72	60,849.97	55,200.23	69,175.35	67,601.96	53,021.25	55,497.34	55,513.82	691,490.95
Otros Ingresos	2,733,601.33	224,305.87	111,748.57	73,016.03	96,649.67	127,363.42	122,363.27	136,991.68	91,935.44	170,287.94	126,415.45	145,081.98	164,969.31	1,591,128.63
Egresos de Operaciones	368,389,455.55	33,832,366.80	31,497,708.83	34,217,218.99	34,899,777.51	36,288,217.64	36,190,384.65	37,543,681.95	40,641,209.73	38,573,674.79	40,148,000.20	40,677,987.20	43,795,493.58	448,305,721.87
Intereses Pagados	329,059,685.43	30,577,056.95	28,516,237.08	32,028,549.21	31,964,704.67	33,708,094.30	33,522,942.29	34,927,229.46	37,678,042.43	35,687,826.09	37,401,544.26	37,668,136.16	40,377,453.42	414,057,816.32
Comisiones	39,329,770.12	3,255,309.85	2,981,471.75	2,188,669.78	2,935,072.84	2,580,123.34	2,667,442.36	2,616,452.49	2,963,167.30	2,885,848.70	2,746,455.94	3,009,851.04	3,418,040.16	34,247,905.55
Ingreso Neto de Intereses	350,980,011.42	29,914,919.82	27,466,519.67	34,996,624.50	29,417,583.12	32,087,570.31	34,491,799.06	33,544,231.18	30,394,933.05	34,270,708.04	31,303,339.35	25,722,700.23	25,375,338.55	368,986,266.88
Otros Ingresos	194,927,308.65	13,909,799.60	12,686,380.07	16,514,878.08	13,295,366.86	14,791,625.21	20,865,801.82	14,321,128.86	15,052,450.07	18,747,184.68	17,715,042.69	17,399,680.57	67,017,366.12	242,316,704.63
Comisiones	116,356,073.56	9,804,558.97	8,700,305.57	10,808,680.04	10,276,564.98	10,640,079.57	11,115,999.34	10,854,156.27	11,417,751.66	11,913,466.44	11,815,397.03	12,113,108.94	15,331,155.02	134,791,223.83
Operaciones con Divisas	2,882,060.45	492,197.97	40,579.03	212,570.69	594,039.04	292,638.18	191,890.90	227,727.74	258,461.28	64,376.03	262,415.37	240,855.79	382,878.03	3,260,630.05
Dividendos	4,090,994.36	150,852.99	196,989.56	476,559.08	242,144.49	213,012.95	1,160,044.17	373,171.43	191,513.47	1,811,393.14	326,393.19	259,294.69	2,819,599.90	8,220,969.06
Otros Ingresos	71,598,180.28	3,462,189.67	3,748,505.91	5,017,068.27	2,182,618.35	3,645,894.51	8,397,867.41	2,866,073.42	3,184,723.66	4,957,949.07	5,310,837.10	4,786,421.15	48,483,733.17	96,043,881.69
Ingresos de Operaciones	545,907,320.07	43,824,719.42	40,152,899.74	51,511,502.58	42,712,949.98	46,879,195.52	55,357,600.88	47,865,360.04	45,447,383.12	53,017,892.72	49,018,382.04	43,122,380.80	92,392,704.67	611,302,971.51
Egresos Generales	252,758,916.50	20,027,737.04	18,854,069.37	23,654,365.49	23,109,646.82	22,883,597.98	24,635,774.04	23,474,541.39	23,454,038.47	22,718,032.38	23,378,959.81	23,296,967.30	31,291,656.37	280,779,386.46
Gastos Administrativos	133,870,902.48	11,346,377.65	11,320,792.93	12,479,406.26	12,603,416.27	12,231,263.72	14,142,828.94	12,614,490.76	12,859,204.71	11,040,152.94	11,250,242.99	12,200,255.27	11,361,472.29	145,449,904.73
Gastos Generales	56,285,605.19	3,873,774.44	3,812,525.60	4,683,940.28	5,066,744.63	5,159,272.75	4,489,328.88	4,876,316.46	4,690,928.24	5,376,438.70	5,058,249.91	5,739,529.10	5,252,686.44	58,079,735.43
Gastos de Depreciación	23,208,993.62	1,909,154.22	1,903,177.82	2,022,381.25	1,833,813.53	1,922,936.51	2,030,638.80	1,939,934.91	1,959,344.50	1,972,681.92	2,033,452.02	2,003,385.54	2,023,130.32	23,554,031.34
Otros Gastos	39,393,415.21	2,898,430.73	1,817,573.02	4,468,637.70	3,605,672.39	3,570,125.00	3,972,977.42	4,043,799.26	3,944,561.02	4,328,758.82	5,037,014.89	3,353,797.39	12,654,367.32	53,695,714.96
Utilidad antes de Provisiones	293,148,403.57	23,796,982.38	21,298,830.37	27,857,137.09	19,603,303.16	23,995,597.54	30,721,826.84	24,390,818.65	21,993,344.65	30,299,860.34	25,639,422.23	19,825,413.50	61,101,048.30	330,523,585.05
Provisiones por Cuentas Malas	61,002,460.25	4,363,810.32	5,536,328.13	4,364,173.88	4,097,655.21	4,039,042.34	6,025,276.90	3,177,243.02	3,226,485.10	6,946,330.53	4,108,469.79	3,723,391.52	9,285,044.30	58,893,251.04
Utilidad del Periodo	232,145,943.32	19,433,172.06	15,762,502.24	23,492,963.21	15,505,647.95	19,956,555.20	24,696,549.94	21,213,575.63	18,766,859.55	23,353,529.81	21,530,952.44	16,102,021.98	51,816,004.00	271,630,334.01