



ESTADO DE RESULTADO
Banco Continental de Panamá, S.A.
ENERO - DICIEMBRE 2005
(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	11,067,283.72	10,718,230.55	11,915,306.08	33,700,820.35	11,636,835.54	11,854,830.80	11,701,114.99	35,192,781.33	12,659,934.10	14,511,584.49	13,057,429.75	40,228,948.34	13,746,145.48	13,997,511.12	14,685,369.76	42,429,026.36	151,551,576.38
Préstamos	9,078,054.40	8,520,200.73	9,747,602.12	27,345,857.25	9,297,125.30	9,532,393.07	9,376,269.48	28,205,787.85	9,912,551.83	11,776,940.76	10,318,403.39	32,007,895.98	10,788,825.56	10,928,404.60	11,791,051.91	33,508,282.07	121,067,823.15
Depósitos	199,030.30	199,877.51	223,084.43	621,992.24	342,894.36	292,458.56	321,273.02	956,625.94	428,790.73	401,298.22	435,029.43	1,265,118.38	558,988.56	696,781.26	705,262.19	1,961,032.01	4,804,768.57
Inversiones	1,790,199.02	1,998,152.31	1,944,619.53	5,732,970.86	1,996,815.88	2,029,979.17	2,003,572.49	6,030,367.54	2,318,591.54	2,333,345.51	2,303,996.93	6,955,933.98	2,398,331.36	2,372,325.26	2,189,055.66	6,959,712.28	25,678,984.66
Egresos de Operaciones	5,745,421.43	5,686,700.13	6,519,578.34	17,951,699.90	6,438,107.09	6,740,225.58	7,206,681.06	20,385,013.73	7,300,635.16	9,427,809.18	8,053,549.59	24,781,993.93	8,340,335.88	8,687,908.49	9,687,540.73	26,715,785.10	89,834,492.66
Intereses Pagados	5,532,446.44	5,473,417.45	6,293,282.58	17,299,146.47	6,203,399.47	6,513,345.75	6,992,409.67	19,709,154.89	7,124,560.37	9,206,240.46	7,825,773.79	24,156,574.62	8,122,879.47	8,461,302.34	9,316,432.59	25,900,614.40	87,065,490.38
Comisiones	212,974.99	213,282.68	226,295.76	652,553.43	234,707.62	226,879.83	214,271.39	675,858.84	176,074.79	221,568.72	227,775.80	625,419.31	217,456.41	226,606.15	371,108.14	815,170.70	2,769,002.28
Ingreso Neto de Intereses	5,321,862.29	5,031,530.42	5,395,727.74	15,749,120.45	5,198,728.45	5,114,605.22	4,494,433.93	14,807,767.60	5,359,298.94	5,083,775.31	5,003,880.16	15,446,954.41	5,405,809.60	5,309,602.63	4,997,829.03	15,713,241.26	61,717,083.72
Otros Ingresos	1,826,055.04	2,131,304.83	3,709,384.62	7,666,744.49	1,946,530.32	2,017,751.26	2,837,829.42	6,802,111.00	2,728,447.46	2,778,582.53	4,523,813.74	10,030,843.73	2,825,791.21	3,898,843.00	2,787,026.04	9,511,660.25	34,011,359.47
Comisiones	1,365,161.44	1,375,724.77	1,558,687.13	4,299,573.34	1,581,150.70	1,738,478.46	2,047,377.75	5,367,006.91	2,068,897.55	1,970,526.73	1,908,382.16	5,947,806.44	1,963,163.53	2,067,953.74	2,255,272.98	6,286,390.25	21,900,776.94
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	63,306.03	63,306.03	38,968.55	1,135.67	1,526.90	41,631.12	17,285.42	206.22	4,284.69	21,776.33	126,713.48
Otros Ingresos	460,893.60	755,580.06	2,150,697.49	3,367,171.15	365,379.62	279,272.80	727,145.64	1,371,798.06	620,581.36	806,920.13	2,613,904.68	4,041,406.17	845,342.26	1,830,683.04	527,468.37	3,203,493.67	11,983,869.05
Ingresos de Operaciones	7,147,917.33	7,162,835.25	9,105,112.36	23,415,864.94	7,145,258.77	7,132,356.48	7,332,263.35	21,609,878.60	8,087,746.40	7,862,357.84	9,527,693.90	25,477,798.14	8,231,600.81	9,208,445.63	7,784,855.07	25,224,901.51	95,728,443.19
Egresos Generales	4,412,168.55	4,137,465.80	4,767,732.98	13,317,367.33	4,970,455.89	4,690,577.94	4,142,398.32	13,803,432.15	5,206,918.57	5,409,190.80	5,091,889.85	15,707,999.22	4,586,339.49	4,656,678.29	5,739,740.47	14,982,758.25	57,811,556.95
Gastos Administrativos	2,577,991.52	2,537,607.87	2,575,102.31	7,690,701.70	2,885,294.05	2,709,545.98	2,300,401.18	7,895,241.21	2,810,382.90	2,916,597.57	2,856,775.31	8,583,755.78	2,502,499.13	3,496,205.34	3,159,995.65	9,158,700.12	33,328,398.81
Gastos Generales	518,307.12	570,594.94	751,518.38	1,840,420.44	730,478.13	678,410.14	629,834.91	2,038,723.18	536,692.17	620,549.27	622,480.91	1,779,722.35	721,524.10	689,712.20	797,774.97	2,209,011.27	7,867,877.24
Gastos de Depreciación	394,330.06	394,528.86	514,816.17	1,303,675.09	303,164.44	405,540.05	436,977.78	1,145,682.27	415,756.11	427,480.15	418,313.41	1,261,549.67	416,508.47	419,561.36	422,905.92	1,258,975.75	4,969,882.78
Otros Gastos	921,539.85	634,734.13	926,296.12	2,482,570.10	1,051,519.27	897,081.77	775,184.45	2,723,785.49	1,444,087.39	1,444,563.81	1,194,320.22	4,082,971.42	945,807.79	51,199.39	1,359,063.93	2,356,071.11	11,645,398.12
Utilidad antes de Provisiones	2,735,748.78	3,025,369.45	4,337,379.38	10,098,497.61	2,174,802.88	2,441,778.54	3,189,865.03	7,806,446.45	2,880,827.83	2,453,167.04	4,435,804.05	9,769,798.92	3,645,261.32	4,551,767.34	2,045,114.60	10,242,143.26	37,916,886.24
Provisiones por Cuentas Malas	600,000.00	600,000.00	600,000.00	1,800,000.00	600,000.00	600,000.00	600,000.00	1,800,000.00	0.00	-150,000.00	450,000.00	300,000.00	600,000.00	600,000.00	400,000.00	1,600,000.00	5,500,000.00
Utilidad del Periodo	2,135,748.78	2,425,369.45	3,737,379.38	8,298,497.61	1,574,802.88	1,841,778.54	2,589,865.03	6,006,446.45	2,880,827.83	2,603,167.04	3,985,804.05	9,469,798.92	3,045,261.32	3,951,767.34	1,645,114.60	8,642,143.26	32,416,886.24