



ESTADO DE RESULTADO
Banco del Pacífico (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	344,610.11	337,362.42	377,719.68	1,059,692.21	376,865.02	404,117.97	391,532.47	1,172,515.46	417,543.31	451,696.21	442,113.78	1,311,353.30	405,732.21	444,153.22	483,724.07	1,333,609.50	4,877,170.47
Préstamos	220,947.54	225,051.39	242,051.12	688,050.05	240,721.89	252,698.44	241,155.52	734,575.85	252,771.40	286,305.66	269,664.96	808,742.02	276,362.94	270,238.00	308,047.19	854,648.13	3,086,016.05
Depósitos	37,964.99	36,451.08	47,898.15	122,314.22	53,960.10	56,117.00	62,008.41	172,085.51	70,214.72	62,781.87	72,749.11	205,745.70	80,601.06	73,078.57	62,726.98	216,406.61	716,552.04
Inversiones	85,697.53	75,859.95	87,770.41	249,327.89	82,183.03	95,302.53	88,368.54	265,854.10	94,557.19	102,608.68	99,699.71	296,865.58	48,768.21	100,836.65	112,949.90	262,554.76	1,074,602.33
Otros Ingresos	0.05	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05
Egresos de Operaciones	255,934.30	234,698.46	262,092.26	752,725.02	254,098.65	266,335.48	265,959.58	786,393.71	286,581.78	283,846.19	279,825.79	850,253.76	286,975.49	281,998.78	304,413.42	873,387.69	3,262,760.18
Intereses Pagados	248,974.79	227,289.50	256,768.21	733,032.50	249,579.49	261,225.26	259,915.39	770,720.14	279,782.47	278,612.27	272,538.49	830,933.23	282,413.97	272,259.12	297,376.96	852,050.05	3,186,735.92
Comisiones	6,959.51	7,408.96	5,324.05	19,692.52	4,519.16	5,110.22	6,044.19	15,673.57	6,799.31	5,233.92	7,287.30	19,320.53	4,561.52	9,739.66	7,036.46	21,337.64	76,024.26
Ingreso Neto de Intereses	88,675.81	102,663.96	115,627.42	306,967.19	122,766.37	137,782.49	125,572.89	386,121.75	130,961.53	167,850.02	162,287.99	461,099.54	118,756.72	162,154.44	179,310.65	460,221.81	1,614,410.29
Otros Ingresos	42,837.04	28,686.07	17,877.35	89,400.46	29,247.48	31,158.02	107,853.71	168,259.21	50,993.17	20,128.61	28,146.34	99,268.12	33,234.15	78,308.39	67,159.94	178,702.48	535,630.27
Comisiones	30,573.59	4,946.62	5,393.90	40,914.11	5,656.24	4,336.45	6,289.91	16,282.60	4,434.86	5,202.05	4,934.17	14,571.08	6,300.20	3,932.44	6,181.84	16,414.48	88,182.27
Dividendos	0.00	0.00	0.00	0.00	0.00	11,895.62	0.00	11,895.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,895.62
Otros Ingresos	12,263.45	23,739.45	12,483.45	48,486.35	23,591.24	14,925.95	101,563.80	140,080.99	46,558.31	14,926.56	23,212.17	84,697.04	26,933.95	74,375.95	60,978.10	162,288.00	435,552.38
Ingresos de Operaciones	131,512.85	131,350.03	133,504.77	396,367.65	152,013.85	168,940.51	233,426.60	554,380.96	181,954.70	187,978.63	190,434.33	560,367.66	151,990.87	240,462.83	246,470.59	638,924.29	2,150,040.56
Egresos Generales	78,847.90	82,384.88	81,584.73	242,817.51	86,538.00	90,948.71	91,703.16	269,189.87	121,585.82	86,687.77	98,561.82	306,835.41	86,607.09	101,072.05	88,690.03	276,369.17	1,095,211.96
Gastos Administrativos	34,247.18	35,262.38	36,026.38	105,535.94	40,427.65	39,707.24	39,257.27	119,392.16	42,632.19	37,415.27	38,132.16	118,179.62	38,784.99	48,239.25	39,393.78	126,418.02	469,525.74
Gastos Generales	16,863.91	17,074.85	17,060.64	50,999.40	15,104.21	16,281.63	19,509.98	50,895.82	14,880.04	15,828.35	17,164.17	47,872.56	17,002.77	19,229.43	16,849.12	53,081.32	202,849.10
Gastos de Depreciación	19,263.05	19,263.07	19,221.07	57,747.19	19,435.55	19,607.28	19,803.98	58,846.81	19,837.29	19,760.64	19,834.98	59,432.91	19,760.64	19,874.21	19,564.77	59,199.62	235,226.53
Otros Gastos	8,473.76	10,784.58	9,276.64	28,534.98	11,570.59	15,352.56	13,131.93	40,055.08	44,236.30	13,683.51	23,430.51	81,350.32	11,058.69	13,729.16	12,882.36	37,670.21	187,610.59
Utilidad antes de Provisiones	52,664.95	48,965.15	51,920.04	153,550.14	65,475.85	77,991.80	141,723.44	285,191.09	60,368.88	101,290.86	91,872.51	253,532.25	65,383.78	139,390.78	157,780.56	362,555.12	1,054,828.60
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	17,000.00	45,000.00	62,000.00	62,000.00
Utilidad del Periodo	52,664.95	48,965.15	51,920.04	153,550.14	65,475.85	77,991.80	141,723.44	285,191.09	60,368.88	101,290.86	91,872.51	253,532.25	65,383.78	122,390.78	112,780.56	300,555.12	992,828.60