



Fecha: 14 de Marzo de 2005

**BANCA PRIVADA**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>INGRESO POR INTERESES</b>	613,931,220.71	422,554,601.47	753,050,986.90	1,140,560,825.80	1,587,828,332.23
Préstamos	468,155,132.58	349,715,988.90	617,918,514.67	944,803,876.93	1,318,855,091.61
Depósitos	38,709,385.68	12,778,781.88	24,441,323.73	37,212,782.25	61,354,088.15
Inversiones	105,202,217.26	58,278,518.01	109,643,702.39	156,765,723.17	204,976,754.85
Arrendamientos	542,766.52	1,372,754.16	398,954.60	782,694.44	1,224,386.85
Otros	1,321,718.67	408,558.52	648,491.51	995,749.01	1,418,010.77
<b>EGRESOS DE OPERACIONES</b>	526,854,447.05	167,782,852.55	313,491,857.22	475,692,531.20	738,345,621.42
Intereses Pagados	494,173,790.02	158,566,259.91	270,408,053.25	407,846,192.11	638,882,452.81
Comisiones	32,680,657.03	9,216,592.65	43,083,803.97	67,846,339.09	99,463,168.61
<b>INGRESO NETO DE INTERESES</b>	87,076,773.66	254,771,748.92	439,559,129.68	664,868,294.60	849,482,710.81
<b>OTROS INGRESOS</b>	261,167,510.56	139,988,991.35	267,765,927.85	405,251,587.51	617,795,848.53
Comisiones	81,094,667.63	69,913,292.98	151,590,986.24	217,106,494.20	320,801,596.88
Oper. con Divisas	5,947,402.02	6,586,744.58	-165,065.45	-30,238.81	2,985,111.69
Dividendos	358,717.09	120,184.28	2,018,112.35	1,595,923.00	3,539,303.51
Otros Ingresos	173,766,723.82	63,368,769.51	114,321,894.71	186,579,409.12	290,469,836.45
<b>INGRESOS DE OPERACIONES</b>	348,244,284.22	394,760,740.27	707,325,057.53	1,070,119,882.11	1,467,278,559.34
<b>EGRESOS GENERALES</b>	481,798,253.35	212,035,247.45	373,720,734.16	568,485,054.81	824,492,315.56
Gastos Administrativos	290,391,462.02	113,752,074.23	206,939,962.48	317,011,174.99	485,797,414.76
Gastos Generales	39,306,712.34	20,566,218.74	43,061,485.45	68,594,109.64	97,740,699.99
G. de Depreciación	37,372,706.05	14,608,495.07	26,271,141.43	40,846,038.09	60,110,758.39
Otros Gastos	114,727,372.94	63,108,459.41	97,448,144.80	142,033,732.09	180,843,442.42
<b>UTILIDADES ANTES DE PROVISIONES</b>	-133,553,969.13	182,725,492.82	333,604,323.37	501,634,827.30	642,786,243.78
<b>CUENTAS MALAS</b>	45,222,657.55	13,847,884.10	17,644,048.57	21,844,658.02	4,847,900.70



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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-178,776,626.68	168,877,608.73	315,960,274.80	479,790,169.28	637,938,343.08