



ESTADO DE RESULTADO
Banco Nacional de Panamá
Enero - Diciembre de 2002

Descripcion	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	13.746.904	11.225.703	11.863.463	36.836.070	11.315.714	12.282.892	11.498.507	35.097.113	12.139.933	14.942.111	12.825.082	39.907.125	15.960.918	43.821.424	22.027.854,68	81.810.196,67	193.650.504,94
Préstamos	9.497.113	8.179.884	8.343.214	26.020.212	8.600.514	8.972.644	8.579.184	26.152.341	8.922.612	9.510.896	9.331.905	27.765.414	9.825.996	10.311.773	10.200.864,71	30.338.633,72	110.276.600,45
Depósitos	2.670.611	2.255.103	2.465.806	7.391.520	2.183.300	2.356.204	2.166.062	6.705.565	2.366.067	2.010.932	2.002.975	6.379.974	1.875.092	1.697.006	1.546.944,15	5.119.042,62	25.596.102,38
Inversiones	1.499.687	694.996	707.395	2.902.078	435.039	859.261	622.116	1.916.416	726.381	1.095.394	1.195.838	3.017.612	1.240.988	1.571.701	1.046.485,66	3.859.174,88	11.695.280,25
Arrendamiento Financiero	18.972	15.484	21.522	55.978	16.746	16.590	14.487	47.823	22.157	17.332	30.816	70.305	19.413	22.185	19.742,49	61.340,41	235.445,91
Otros Ingresos	60.522	80.236	325.525	466.282	80.116	78.194	116.658	274.968	102.715	2.307.557	263.548	2.673.821	2.999.429	30.218.758	9.213.817,67	42.432.005,04	45.847.075,95
Egresos de Operaciones	4.266.882	3.840.621	3.853.400	11.960.903	4.456.146	4.201.540	3.985.521	12.643.208	3.945.250	3.605.198	3.514.234	11.064.682	3.463.626	3.335.180	3.033.805,76	9.832.611,77	45.501.403,59
Intereses Pagados	4.252.469	3.830.383	3.849.394	11.932.246	4.438.724	4.191.120	3.983.669	12.613.514	3.923.861	3.592.715	3.503.896	11.020.473	3.448.476	3.322.715	3.024.698,44	9.795.889,44	45.362.122,22
Comisiones	14.413	10.238	4.005	28.656	17.422	10.420	1.852	29.694	21.389	12.483	10.338	44.209	15.150	12.465	9.107,32	36.722,33	139.281,37
Ingreso Neto de Intereses	9.480.022	7.385.082	8.010.063	24.875.168	6.859.567	8.081.352	7.512.985	22.453.905	8.194.683	11.336.913	9.310.848	28.842.444	12.497.292	40.486.244	18.994.048,92	71.977.584,90	148.149.101,35
Otros Ingresos	1.281.717	1.147.660	870.654	3.300.031	1.529.052	838.013	4.119.326	6.486.391	2.081.668	284.469	4.191.126	6.557.262	2.156.782	3.350.589	2.373.289,03	7.880.660,59	24.224.344,14
Comisiones	772.484	739.970	807.770	2.320.223	1.126.857	574.124	823.943	2.524.925	904.623	1.025.820	1.058.808	2.989.251	1.462.903	1.079.753	1.343.735,22	3.886.390,28	11.720.788,82
Operaciones con Divisas	936	3.589	2.282	6.807	7.848	4.192	5.247	17.287	760	13.629	178.955	193.344	1.448	2.106	1.650,24	5.203,74	222.641,50
Dividendos	0	3.268	0	3.268	100.394	116.435	0	216.829	69.549	1.340	9.754	80.643	74.866	889.928	5.178,40	969.972,00	1.270.712,12
Otros Ingresos	508.297	400.834	60.602	969.732	293.953	143.262	3.290.136	3.727.350	1.106.736	-756.320	2.943.609	3.294.025	617.566	1.378.803	1.022.725,17	3.019.094,57	11.010.201,70
Ingresos de Operaciones	10.761.739	8.532.742	8.880.717	28.175.198	8.388.619	8.919.365	11.632.311	28.940.295	10.276.350	11.621.381	13.501.974	35.399.706	14.654.074	43.836.833	21.367.337,95	79.858.245,49	172.373.445,49
Egresos Generales	3.836.922	4.657.606	4.004.433	12.498.961	4.948.257	5.040.378	4.642.373	14.631.008	3.852.834	4.110.015	3.631.197	11.594.046	5.727.860	8.643.466	4.200.375,47	18.571.701,78	57.295.716,88
Gastos Administrativos	2.184.830	2.044.948	2.016.523	6.246.301	2.026.371	2.056.684	2.113.753	6.196.808	2.036.396	2.075.076	2.011.501	6.122.973	2.098.297	1.963.840	2.124.921,79	6.187.058,65	24.753.140,40
Gastos Generales	781.603	643.098	746.500	2.171.200	899.717	745.322	674.408	2.319.447	764.107	722.386	687.418	2.173.911	699.462	657.487	789.876,08	2.146.825,51	8.811.383,62
Gastos de Depreciación	400.646	398.352	403.723	1.202.722	403.582	401.100	392.533	1.197.215	395.711	394.781	403.766	1.194.258	405.686	396.732	396.277,46	1.198.696,00	4.792.889,82
Otros Gastos	469.843	1.571.209	837.687	2.878.738	1.618.587	1.837.273	1.461.679	4.917.539	656.620	917.772	528.512	2.102.904	2.524.415	5.625.406	889.300,14	9.039.121,62	18.938.303,04
Utilidad antes de Provisiones	6.924.817	3.875.136	4.876.285	15.676.238	3.440.362	3.878.987	6.989.938	14.309.287	6.423.516	7.511.366	9.870.778	23.805.660	8.926.214	35.193.367	17.166.962,48	61.286.543,71	115.077.728,61
Provisiones por Cuentas Malas	600.000	850.000	1.600.000	3.050.000	340.000	850.000	1.100.000	2.290.000	400.000	0	0	400.000	-1.906.619	7.000.000	0,00	5.093.381,00	10.833.381,00
Utilidad del Periodo	6.324.817	3.025.136	3.276.285	12.626.238	3.100.362	3.028.987	5.889.938	12.019.287	6.023.516	7.511.366	9.870.778	23.405.660	10.832.833	28.193.367	17.166.962,48	56.193.162,71	104.244.347,61