



ESTADO DE RESULTADO
Banco Bilbao Vizcaya Argentaria (Panamá), S.A.
Enero - Diciembre de 2002

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	4.468.385	3.960.575	4.393.889	12.822.849	4.293.344	4.328.576	4.165.306	12.787.227	4.320.874	4.237.052	4.047.612	12.605.537	4.161.736	3.993.522	4.196.068,52	12.351.327,15	50.566.939,55
Préstamos	4.135.668	3.652.182	4.090.972	11.878.823	3.989.673	3.995.971	3.868.541	11.854.184	3.996.944	3.958.186	3.828.492	11.783.621	3.915.447	3.756.619	3.963.720,17	11.635.785,91	47.152.414,51
Depósitos	0	0	0	0	0	39.577	29.941	69.518	35.732	33.116	26.636	95.483	32.720	37.293	27.323,20	97.335,75	262.336,44
Inversiones	299.506	262.382	271.159	833.046	270.841	269.869	258.446	799.156	246.687	219.540	180.303	646.530	191.371	188.046	195.857,76	575.274,33	2.854.006,80
Arrendamiento Financiero	21.089	46.011	31.758	98.858	25.765	23.160	8.378	57.303	41.511	26.210	12.182	79.903	22.199	11.565	9.167,39	42.931,16	278.995,40
Otros Ingresos	12.121	0	0	12.121	7.065	0	0	7.065	0	0	0	0	0	0	0,00	0,00	19.186,40
Egresos de Operaciones	1.838.466	1.545.626	1.600.631	4.984.722	1.490.416	1.526.069	1.413.032	4.429.517	1.433.611	1.482.341	1.363.511	4.279.463	1.404.540	1.294.932	1.281.185,59	3.980.658,19	17.674.359,82
Intereses Pagados	1.810.806	1.506.526	1.563.533	4.880.865	1.461.502	1.493.539	1.364.215	4.319.257	1.402.405	1.439.955	1.322.847	4.165.207	1.335.779	1.254.272	1.254.022,22	3.844.072,86	17.209.400,77
Comisiones	27.660	39.100	37.098	103.858	28.914	32.529	48.817	110.260	31.207	42.385	40.664	114.256	68.762	40.660	27.163,37	136.585,33	464.959,05
Ingreso Neto de Intereses	2.629.919	2.414.949	2.793.258	7.838.126	2.802.928	2.802.508	2.752.274	8.357.710	2.887.262	2.754.711	2.684.101	8.326.074	2.757.196	2.698.590	2.914.882,93	8.370.668,96	32.892.579,73
Otros Ingresos	381.398	372.453	998.189	1.752.039	355.463	421.098	931.643	1.708.204	813.494	637.325	424.844	1.875.664	505.506	638.779	787.588,99	1.931.873,31	7.267.780,64
Comisiones	371.525	371.939	339.066	1.082.530	347.614	382.407	922.856	1.652.877	809.354	634.370	419.899	1.863.624	502.089	630.808	796.560,57	1.929.457,38	6.528.488,17
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Dividendos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	9.874	513	659.122	669.509	7.849	38.691	8.787	55.328	4.140	2.955	4.945	12.040	3.417	7.971	-8.971,58	2.415,93	739.292,47
Ingresos de Operaciones	3.011.317	2.787.402	3.791.447	9.590.166	3.158.391	3.223.606	3.683.917	10.065.915	3.700.757	3.392.036	3.108.945	10.201.738	3.262.701	3.337.369	3.702.471,92	10.302.542,27	40.160.360,37
Egresos Generales	1.153.115	1.205.133	1.234.711	3.592.959	1.170.189	1.419.013	1.874.677	4.463.879	1.671.375	1.490.062	1.203.917	4.365.353	1.176.152	1.520.060	627.876,07	3.324.087,69	15.746.278,89
Gastos Administrativos	740.662	795.882	768.353	2.304.897	731.445	996.924	1.039.721	2.768.090	715.432	710.383	705.878	2.131.693	746.808	715.545	-1.301.845,55	160.507,56	7.365.187,51
Gastos Generales	199.256	178.836	173.084	551.176	221.639	201.582	182.902	606.124	185.816	194.892	230.786	611.494	198.114	185.427	212.679,35	596.220,51	2.365.014,37
Gastos de Depreciación	127.647	115.750	115.319	358.716	110.266	116.950	106.656	333.873	97.493	78.417	95.979	271.890	94.531	95.334	80.532,92	270.397,33	1.234.876,43
Otros Gastos	85.551	114.665	177.954	378.170	106.838	103.556	545.398	755.792	672.634	506.369	171.273	1.350.276	136.698	523.755	1.636.509,35	2.296.962,29	4.781.200,58
Utilidad antes de Provisiones	1.858.202	1.582.269	2.556.736	5.997.207	1.988.203	1.804.593	1.809.240	5.602.036	2.029.382	1.901.974	1.905.028	5.836.384	2.086.550	1.817.309	3.074.595,85	6.978.454,58	24.414.081,48
Provisiones por Cuentas Malas	368.058	179.198	2.402.857	2.950.113	448.256	356.475	440.268	1.244.999	0	300.067	396.491	696.557	400.000	500.000	1.154.820,65	2.054.820,65	6.946.490,66
Utilidad del Periodo	1.490.144	1.403.072	153.878	3.047.093	1.539.946	1.448.118	1.368.972	4.357.037	2.029.382	1.601.908	1.508.537	5.139.827	1.686.550	1.317.309	1.919.775,20	4.923.633,93	17.467.590,82