



ESTADO DE RESULTADO
Banco Panamericano, S.A. (Panabank)
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	2.216.108	2.019.374	2.118.183	6.353.665	2.103.031	2.156.112	2.164.408	6.423.551	2.176.931	2.156.939	2.064.709	6.398.579	2.099.643	2.063.685	2.122.022,08	6.285.350,06	25.461.145,19
Préstamos	1.655.201	1.525.034	1.577.652	4.757.887	1.748.489	1.789.654	1.701.322	5.239.465	1.720.721	1.796.672	1.721.535	5.238.927	1.756.171	1.750.305	1.776.642,68	5.283.119,10	20.519.398,20
Depósitos	288.476	252.225	277.744	818.445	273.433	280.498	275.087	829.018	281.126	275.719	267.920	824.766	272.255	256.718	281.003,16	809.975,82	3.282.204,96
Inversiones	101.555	79.375	89.048	269.978	81.109	85.960	82.790	249.859	78.350	84.548	75.253	238.152	71.048	56.587	64.376,24	192.011,33	950.000,22
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	170.876	162.740	173.739	507.355	0	0	105.209	105.209	96.734	0	0	96.734	169	75	0,00	243,81	709.541,81
Egresos de Operaciones	1.619.883	1.428.370	1.541.004	4.589.257	1.505.807	1.529.789	1.476.460	4.512.056	1.493.728	1.498.633	1.484.513	4.476.873	1.557.627	1.499.426	1.872.847,58	4.929.900,36	18.508.086,06
Intereses Pagados	1.573.661	1.376.884	1.494.796	4.445.341	1.462.328	1.495.526	1.438.322	4.396.176	1.455.650	1.463.263	1.419.799	4.338.712	1.508.941	1.435.562	1.507.791,24	4.452.293,72	17.632.522,55
Comisiones	46.222	51.486	46.208	143.916	43.479	34.263	38.138	115.880	38.078	35.369	64.714	138.161	48.686	63.865	365.056,34	477.606,64	875.563,51
Ingreso Neto de Intereses	596.225	591.004	577.179	1.764.408	597.224	626.323	687.948	1.911.495	683.204	658.307	580.196	1.921.706	542.016	564.259	249.174,50	1.355.449,70	6.953.059,13
Otros Ingresos	443.025	514.485	506.872	1.464.382	593.453	553.199	443.499	1.590.151	1.040.137	551.199	548.978	2.140.314	604.962	616.780	525.512,30	1.747.254,39	6.942.100,82
Comisiones	393.338	408.103	419.412	1.220.853	566.644	444.335	402.654	1.413.633	370.869	433.698	495.884	1.300.450	538.521	522.275	409.064,71	1.469.860,72	5.404.797,39
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Dividendos	16.753	5.382	11.531	33.666	24.256	7.403	6.472	38.131	21.420	15.479	19.345	56.245	12.605	12.499	12.945,39	38.048,74	166.091,04
Otros Ingresos	32.934	101.000	75.928	209.862	2.553	101.461	34.373	138.387	647.848	102.021	33.749	783.619	53.836	82.006	103.502,20	239.344,93	1.371.212,39
Ingresos de Operaciones	1.039.250	1.105.489	1.084.051	3.228.790	1.190.677	1.179.522	1.131.447	3.501.646	1.723.341	1.209.505	1.129.174	4.062.020	1.146.978	1.181.039	774.686,80	3.102.704,09	13.895.159,95
Egresos Generales	554.218	587.303	629.361	1.770.882	653.881	630.881	642.818	1.927.580	660.145	681.436	678.577	2.020.158	711.668	676.501	680.528,28	2.068.697,53	7.787.317,57
Gastos Administrativos	292.495	293.868	291.556	877.919	297.638	307.442	298.951	904.031	321.349	315.111	320.891	957.352	316.456	315.192	336.365,00	968.012,65	3.707.314,62
Gastos Generales	128.533	153.549	199.750	481.832	206.715	179.304	199.787	585.806	197.988	215.691	212.492	626.170	247.778	211.513	193.609,34	652.900,52	2.346.709,19
Gastos de Depreciación	45.514	50.676	46.607	142.797	48.740	48.573	50.111	147.424	48.139	48.026	47.698	143.864	48.415	48.479	47.718,72	144.613,45	578.697,98
Otros Gastos	87.676	89.210	91.448	268.334	100.788	95.562	93.969	290.319	92.669	102.607	97.496	292.772	99.019	101.317	102.835,22	303.170,91	1.154.595,78
Utilidad antes de Provisiones	485.032	518.186	454.690	1.457.908	536.796	548.641	488.629	1.574.066	1.063.196	528.069	450.597	2.041.862	435.310	504.538	94.158,52	1.034.006,56	6.107.842,38
Provisiones por Cuentas Malas	75.000	356.667	5.000	436.667	75.000	75.000	1.075.000	1.225.000	300.000	200.000	200.000	700.000	498.264	285.000	85.000,00	868.263,88	3.229.930,88
Utilidad del Periodo	410.032	161.519	449.690	1.021.241	461.796	473.641	-586.371	349.066	763.196	328.069	250.597	1.341.862	-62.954	219.538	9.158,52	165.742,68	2.877.911,50