



**ESTADO DE RESULTADO**  
**BNP Paribas Sucursal (Panama), S.A.**  
**ENERO - DICIEMBRE 2003**  
**(En Balboas)**

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	3,813,742.94	3,122,631.34	3,604,165.60	10,540,539.88	3,500,736.23	3,844,411.09	3,635,274.20	10,980,421.52	3,034,112.92	2,943,129.98	3,408,787.72	9,386,030.62	2,426,917.44	2,406,526.55	2,627,628.06	7,461,072.05	38,368,064.07
Préstamos	2,917,885.13	2,472,237.06	2,679,038.69	8,069,160.88	2,578,234.06	2,646,209.26	2,661,399.15	7,885,842.47	2,272,877.39	2,142,549.31	2,598,661.05	7,014,087.75	1,823,783.47	1,940,629.29	2,147,070.10	5,911,482.86	28,880,573.96
Depósitos	775,930.30	551,968.59	736,557.39	2,064,456.28	796,079.94	1,065,055.25	844,999.93	2,706,135.12	654,352.08	740,594.57	678,331.55	2,073,278.20	559,280.11	423,458.04	436,628.11	1,419,366.26	8,263,235.86
Inversiones	119,711.51	98,425.69	105,074.36	323,211.56	126,422.23	133,146.58	128,875.12	388,443.93	106,793.45	59,986.10	48,024.96	214,804.51	43,853.86	42,439.22	43,853.85	130,146.93	1,056,606.93
Otros Ingresos	216.00	0.00	83,495.16	83,711.16	0.00	0.00	0.00	0.00	90.00	0.00	83,770.16	83,860.16	0.00	0.00	76.00	76.00	167,647.32
Egresos de Operaciones	2,727,073.57	2,250,648.23	2,477,279.32	7,455,001.12	2,511,753.32	2,681,067.21	2,355,588.17	7,548,408.70	2,169,747.16	2,142,506.24	2,039,267.95	6,351,521.35	1,933,376.96	1,619,003.42	1,606,972.87	5,159,353.25	26,514,284.42
Intereses Pagados	2,690,203.69	2,215,839.42	2,449,237.41	7,355,280.52	2,472,437.81	2,643,225.56	2,317,969.26	7,433,632.63	2,107,273.57	2,105,071.40	1,993,315.40	6,205,660.37	1,884,024.31	1,561,444.05	1,545,751.39	4,991,219.75	25,985,793.27
Comisiones	36,869.88	34,808.81	28,041.91	99,720.60	39,315.51	37,841.65	37,618.91	114,776.07	62,473.59	37,434.84	45,952.55	145,860.98	49,352.65	57,559.37	61,221.48	168,133.50	528,491.15
Ingreso Neto de Intereses	1,086,669.37	871,983.11	1,126,886.28	3,085,538.76	988,982.91	1,163,343.88	1,279,686.03	3,432,012.82	864,365.76	800,623.74	1,369,519.77	3,034,509.27	493,540.48	787,523.13	1,020,655.19	2,301,718.80	11,853,779.65
Otros Ingresos	3,242,894.14	890,753.51	629,218.80	4,762,866.45	613,886.56	820,704.37	1,014,073.58	2,448,664.51	1,058,106.08	660,705.37	586,919.31	2,305,730.76	755,123.56	567,893.04	1,398,222.42	2,721,239.02	12,238,500.74
Comisiones	727,525.44	798,585.01	510,750.96	2,036,861.41	589,156.66	805,793.56	936,407.50	2,331,357.72	1,032,367.91	650,432.35	549,147.03	2,231,947.29	698,814.81	531,254.43	722,855.19	1,952,924.43	8,553,090.85
Operaciones con Divisas	11,742.00	10,711.22	8,865.75	31,318.97	15,251.51	10,251.21	8,297.75	33,800.47	18,509.58	8,706.23	29,577.77	56,793.58	15,854.75	9,310.81	15,076.10	40,241.66	162,154.68
Otros Ingresos	2,503,626.70	81,457.28	109,602.09	2,694,686.07	9,478.39	4,659.60	69,368.33	83,506.32	7,228.59	1,566.79	8,194.51	16,989.89	40,454.00	27,327.80	660,291.13	728,072.93	3,523,255.21
Ingresos de Operaciones	4,329,563.51	1,762,736.62	1,756,105.08	7,848,405.21	1,602,869.47	1,984,048.25	2,293,759.61	5,880,677.33	1,922,471.84	1,461,329.11	1,956,439.08	5,340,240.03	1,248,664.04	1,355,416.17	2,418,877.61	5,022,957.82	24,092,280.39
Egresos Generales	1,017,448.70	976,665.33	1,066,667.21	3,060,781.24	1,087,524.88	1,107,554.96	1,150,171.62	3,345,251.46	1,035,657.51	947,804.55	1,037,744.42	3,021,206.48	1,034,527.12	1,345,002.47	1,553,905.57	3,933,435.16	13,360,674.34
Gastos Administrativos	381,545.31	375,640.24	375,904.13	1,133,089.68	453,239.30	396,239.04	489,213.84	1,338,692.18	391,331.40	361,081.32	335,206.39	1,087,619.11	369,053.38	324,562.09	741,397.10	1,435,012.57	4,994,413.54
Gastos Generales	193,965.71	205,090.52	201,743.81	600,800.04	196,050.53	287,224.88	200,806.29	684,081.70	185,774.78	149,814.37	264,149.44	599,738.59	194,216.61	197,420.86	493,839.70	885,477.17	2,770,097.50
Gastos de Depreciación	39,497.94	35,217.80	38,879.50	113,595.24	37,122.08	43,406.46	41,800.41	122,328.95	40,919.95	40,852.40	40,295.27	122,067.62	84,224.76	80,971.15	39,727.85	204,923.76	562,915.57
Otros Gastos	402,439.74	360,716.77	450,139.77	1,213,296.28	401,112.97	380,684.58	418,351.08	1,200,148.63	417,631.38	396,056.46	398,093.32	1,211,781.16	387,032.37	742,048.37	278,940.92	1,408,021.66	5,033,247.73
Utilidad antes de Provisiones	3,312,114.81	786,071.29	689,437.87	4,787,623.97	515,344.59	876,493.29	1,143,587.99	2,535,425.87	886,814.33	513,524.56	918,694.66	2,319,033.55	214,136.92	10,413.70	864,972.04	1,089,522.66	10,731,606.05
Provisiones por Cuentas Malas	2,500,000.00	0.00	300,000.00	2,800,000.00	0.00	0.00	50,961.80	50,961.80	0.23	0.00	0.00	0.23	0.00	227,000.00	867,097.80	1,094,097.80	3,945,059.83
Utilidad del Periodo	812,114.81	786,071.29	389,437.87	1,987,623.97	515,344.59	876,493.29	1,092,626.19	2,484,464.07	886,814.10	513,524.56	918,694.66	2,319,033.32	214,136.92	-216,586.30	-2,125.76	-4,575.14	6,786,546.22