



ESTADO DE RESULTADO
Banco Continental de Panamá, 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	10,233,657.36	8,848,152.98	9,856,616.18	28,938,426.52	9,499,068.90	10,318,009.31	10,490,242.45	30,307,320.66	9,103,842.89	9,460,646.88	9,459,586.08	28,024,075.85	10,294,988.28	8,847,708.44	5,405,143.59	24,547,840.31	111,817,663.34
Préstamos	6,933,531.14	7,329,912.88	7,480,730.39	21,744,174.41	7,113,792.10	7,752,512.92	6,091,661.69	20,957,966.71	7,551,502.59	6,965,304.40	7,016,900.13	21,533,707.12	6,719,773.21	6,001,216.78	1,434,705.59	14,155,695.58	78,391,543.82
Depósitos	746,484.75	819,534.59	685,589.22	2,251,608.56	801,153.17	805,762.39	867,177.62	2,474,093.18	796,723.34	761,256.74	905,783.88	2,463,763.96	915,063.21	1,160,513.01	1,094,825.27	3,170,401.49	10,359,867.19
Inversiones	2,553,641.47	698,705.51	1,690,296.57	4,942,643.55	1,584,123.63	1,759,734.00	3,531,403.14	6,875,260.77	755,616.96	1,734,085.74	1,536,902.07	4,026,604.77	2,660,151.86	1,685,978.65	2,875,612.73	7,221,743.24	23,066,252.33
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Egresos de Operaciones	4,338,769.67	3,751,656.61	4,078,956.13	12,169,382.41	3,880,647.43	4,007,291.61	3,753,549.08	11,641,488.12	3,811,600.11	3,707,991.17	4,461,475.48	11,981,066.76	4,571,823.78	4,380,079.65	7,570,298.85	16,522,202.28	52,314,139.57
Intereses Pagados	3,530,299.08	3,034,289.48	3,314,923.98	9,879,512.54	3,136,791.23	3,245,016.66	3,129,725.56	9,511,533.45	3,151,980.26	3,091,286.18	3,872,314.80	10,115,581.24	3,914,278.25	3,746,151.24	3,924,525.12	11,584,954.61	41,091,581.84
Comisiones	808,470.59	717,367.13	764,032.15	2,289,869.87	743,856.20	762,274.95	623,823.52	2,129,954.67	659,619.85	616,704.99	589,160.68	1,865,485.52	657,545.53	633,928.41	3,645,773.73	4,937,247.67	11,222,557.73
Ingreso Neto de Intereses	5,894,887.69	5,096,496.37	5,777,660.05	16,769,044.11	5,618,421.47	6,310,717.70	6,736,693.37	18,665,832.54	5,292,242.78	5,752,655.71	4,998,110.60	16,043,009.09	5,723,164.50	4,467,628.79	-2,165,155.26	8,025,638.03	59,503,523.77
Otros Ingresos	601,253.03	655,897.89	554,103.22	1,811,254.14	1,081,959.24	65,182.43	105,278.58	1,252,420.25	957,227.57	255,894.60	930,707.69	2,143,829.86	993,282.43	666,886.07	1,791,487.77	3,451,656.27	8,659,160.52
Comisiones	503,526.15	586,544.93	474,247.49	1,564,318.57	459,588.90	591,962.06	500,389.93	1,551,940.89	522,081.51	412,695.53	512,854.16	1,447,631.20	978,912.49	432,590.75	1,653,156.98	3,064,660.22	7,628,550.88
Operaciones con Divisas	16,276.18	46,774.09	-9,800.58	53,249.69	581,286.40	-80,255.71	-1,043,307.43	-542,276.74	388,700.56	-207,381.31	361,187.31	542,506.56	-20,451.96	207,108.80	99,461.51	286,118.35	339,597.86
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	37,751.93	37,751.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,751.93
Otros Ingresos	81,450.70	22,578.87	89,656.31	193,685.88	41,083.94	-446,523.92	610,444.15	205,004.17	46,445.50	50,580.38	56,666.22	153,692.10	34,821.90	27,186.52	38,869.28	100,877.70	653,259.85
Ingresos de Operaciones	6,496,140.72	5,752,394.26	6,331,763.27	18,580,298.25	6,700,380.71	6,375,900.13	6,841,971.95	19,918,252.79	6,249,470.35	6,008,550.31	5,928,818.29	18,186,838.95	6,716,446.93	5,134,514.86	-373,667.49	11,477,294.30	68,162,684.29
Egresos Generales	2,611,361.28	2,830,993.72	3,092,802.05	8,535,157.05	3,083,380.62	3,024,018.88	3,551,428.98	9,658,828.48	3,082,832.84	2,777,228.92	2,887,728.08	8,747,789.84	2,942,589.08	3,523,116.48	5,736,086.16	12,201,791.72	39,143,567.09
Gastos Administrativos	1,599,343.54	1,709,980.64	1,747,819.03	5,057,143.21	1,834,723.99	1,954,132.80	2,478,770.00	6,267,626.79	2,007,629.30	1,877,391.08	1,931,161.09	5,816,181.47	1,822,062.76	1,917,305.73	4,640,171.07	8,379,539.56	25,520,491.03
Gastos Generales	335,078.64	420,268.07	620,732.35	1,376,079.06	351,309.78	543,852.72	288,358.10	1,183,520.60	374,913.46	178,684.66	301,977.43	855,575.55	351,900.09	318,091.90	561,487.73	1,231,479.72	4,646,654.93
Gastos de Depreciación	329,166.50	327,429.96	343,450.86	1,000,047.32	346,486.37	344,399.51	307,481.95	998,367.83	336,756.80	349,133.76	343,107.08	1,028,997.64	340,211.58	340,285.42	332,126.42	1,012,623.42	4,040,036.21
Otros Gastos	347,772.60	373,315.05	380,799.81	1,101,887.46	550,860.48	181,633.85	476,818.93	1,209,313.26	363,533.28	372,019.42	311,482.48	1,047,035.18	428,414.65	947,433.43	202,300.94	1,578,149.02	4,936,384.92
Utilidad antes de Provisiones	3,884,779.44	2,921,400.54	3,238,961.22	10,045,141.20	3,617,000.09	3,351,881.25	3,290,542.97	10,259,424.31	3,166,637.51	3,231,321.39	3,041,090.21	9,439,049.11	3,773,857.85	1,611,398.38	-6,109,753.65	-724,497.42	29,019,117.20
Provisiones por Cuentas Malas	885,000.00	0.00	1,770,000.00	2,655,000.00	885,000.00	885,000.00	771,095.00	2,541,095.00	885,000.00	885,000.00	885,000.00	2,655,000.00	-1,000,000.00	0.00	1,536,661.00	536,661.00	8,387,756.00
Utilidad del Periodo	2,999,779.44	2,921,400.54	1,468,961.22	7,390,141.20	2,732,000.09	2,466,881.25	2,519,447.97	7,718,329.31	2,281,637.51	2,346,321.39	2,156,090.21	6,784,049.11	4,773,857.85	1,611,398.38	-7,646,414.65	-1,261,158.42	20,631,361.20