



**ESTADO DE RESULTADO**  
**Banco Nacional de Panamá**  
**ENERO - DICIEMBRE 2003**  
**(En Balboas)**

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	12,405,064.62	10,310,299.74	11,862,938.46	34,578,302.82	11,970,210.58	14,451,116.83	12,498,187.15	38,919,514.56	11,689,725.99	11,978,937.05	13,981,320.56	37,649,983.60	12,752,665.21	11,889,356.55	18,707,910.63	43,349,932.39	154,497,733.37
Préstamos	9,192,618.04	7,748,824.10	8,893,737.15	25,835,179.29	9,216,621.04	9,649,074.91	9,803,677.07	28,669,373.02	9,267,216.00	9,487,490.21	11,380,261.93	30,134,968.14	10,261,549.52	9,803,571.46	14,102,026.10	34,167,147.08	118,806,667.53
Depósitos	1,557,740.52	1,241,879.33	1,660,203.39	4,459,823.24	1,460,332.26	1,317,307.28	1,236,335.04	4,013,974.58	1,118,100.89	1,005,797.35	1,076,188.68	3,200,086.92	955,812.80	788,118.52	933,363.28	2,677,294.60	14,351,179.34
Inversiones	1,208,562.32	1,151,101.43	1,219,831.07	3,579,494.82	1,156,945.76	1,259,806.50	1,329,158.18	3,745,910.44	1,158,129.78	1,210,559.21	1,224,577.67	3,593,266.66	1,288,976.64	1,161,286.28	1,171,184.47	3,621,447.39	14,540,119.31
Arrendamiento Financiero	58,519.83	19,679.69	20,210.19	98,409.71	18,024.52	21,159.95	5,437.73	44,622.20	40,050.04	17,836.58	99,812.54	157,699.16	62,648.26	21,540.05	40,144.14	124,332.45	425,063.52
Otros Ingresos	387,623.91	148,815.19	68,956.66	605,395.76	118,287.00	2,203,768.19	123,579.13	2,445,634.32	106,229.28	257,253.70	200,479.74	563,962.72	183,677.99	114,840.24	2,461,192.64	2,759,710.87	6,374,703.67
Egresos de Operaciones	2,871,477.45	2,473,413.81	2,683,687.70	8,028,578.96	2,540,925.63	2,650,780.48	2,513,653.60	7,705,359.71	2,319,329.35	2,167,469.24	2,397,634.69	6,884,433.28	2,304,324.45	2,259,928.31	2,349,895.46	6,914,148.22	29,532,520.17
Intereses Pagados	2,852,996.38	2,471,564.62	2,665,448.00	7,990,009.00	2,531,835.45	2,632,385.84	2,443,610.81	7,607,832.10	2,278,896.16	2,161,270.05	2,382,919.18	6,823,085.39	2,290,575.70	2,252,113.41	2,334,544.65	6,877,233.76	29,298,160.25
Comisiones	18,481.07	1,849.19	18,239.70	38,569.96	9,090.18	18,394.64	70,042.79	97,527.61	40,433.19	6,199.19	14,715.51	61,347.89	13,748.75	7,814.90	15,350.81	36,914.46	234,359.92
Ingreso Neto de Intereses	9,533,587.17	7,836,885.93	9,179,250.76	26,549,723.86	9,429,284.95	11,800,336.35	9,984,533.55	31,214,154.85	9,370,396.64	9,811,467.81	11,583,685.87	30,765,550.32	10,448,340.76	9,629,428.24	16,358,015.17	36,435,784.17	124,965,213.20
Otros Ingresos	1,738,954.10	2,016,005.99	1,559,035.07	5,313,995.16	1,633,044.22	2,764,836.32	2,169,468.80	6,567,349.34	1,681,927.71	1,139,932.00	2,023,960.41	4,845,820.12	2,005,391.25	1,946,954.25	2,587,203.23	6,539,548.73	23,266,713.35
Comisiones	1,112,141.84	1,075,526.55	1,080,780.45	3,268,448.84	969,243.17	980,566.12	1,045,747.38	2,995,556.67	1,176,790.62	1,008,776.28	1,048,589.86	3,234,156.76	1,330,406.62	975,718.78	1,410,092.09	3,716,217.49	13,214,379.76
Operaciones con Divisas	10,638.12	8,936.68	132,579.99	152,154.79	2,891.65	26,070.26	1,923.58	30,885.49	805.88	9,982.32	525.01	11,313.21	29,612.41	13,946.78	1,889.12	45,448.31	239,801.80
Dividendos	75,946.00	0.00	0.00	75,946.00	75,885.60	89,148.00	1,477.00	166,510.60	75,391.10	0.00	0.00	75,391.10	0.00	0.00	885,155.00	885,155.00	1,203,002.70
Otros Ingresos	540,228.14	931,542.76	345,674.63	1,817,445.53	585,023.80	1,669,051.94	1,120,320.84	3,374,396.58	428,940.11	121,173.40	974,845.54	1,524,959.05	645,372.22	957,288.69	290,067.02	1,892,727.93	8,609,529.09
Ingresos de Operaciones	11,272,541.27	9,852,891.92	10,738,285.83	31,863,719.02	11,062,329.17	14,565,172.67	12,154,002.35	37,781,504.19	11,052,324.35	10,951,399.81	13,607,646.28	35,611,370.44	12,453,732.01	11,576,382.49	18,945,218.40	42,975,332.90	148,231,926.55
Egresos Generales	3,903,074.44	3,918,450.58	3,618,118.90	11,439,643.92	4,426,958.09	3,735,877.72	4,196,933.73	12,359,769.54	5,603,025.11	4,234,811.32	4,155,769.77	13,993,606.20	4,369,783.84	4,309,425.41	5,076,825.40	13,756,034.65	51,549,054.31
Gastos Administrativos	2,080,408.56	2,116,008.81	2,163,664.23	6,360,081.60	2,034,579.93	2,060,430.33	2,117,886.11	6,212,896.37	2,079,871.12	2,099,940.79	2,184,295.97	6,364,107.88	2,089,181.19	2,181,642.88	2,826,541.19	7,097,365.26	26,034,451.11
Gastos Generales	744,704.87	625,129.63	629,631.81	1,999,466.31	640,940.46	726,158.81	708,516.41	2,075,615.68	1,058,239.62	624,768.71	809,812.23	2,492,820.56	882,798.76	957,585.30	877,928.57	2,718,312.63	9,286,215.18
Gastos de Depreciación	391,477.92	377,313.01	375,113.54	1,143,904.47	373,084.47	367,637.76	367,201.15	1,107,923.38	390,500.12	392,275.92	331,199.91	1,113,975.95	334,985.68	333,813.78	342,531.44	1,011,330.90	4,377,134.70
Otros Gastos	686,483.09	799,999.13	449,709.32	1,936,191.54	1,378,353.23	581,650.82	1,003,330.06	2,963,334.11	2,074,414.25	1,117,825.90	830,461.66	4,022,701.81	1,062,818.21	836,383.45	1,029,824.20	2,929,025.86	11,851,253.32
Utilidad antes de Provisiones	7,369,466.83	5,934,441.34	7,120,166.93	20,424,075.10	6,635,371.08	10,829,294.95	7,957,068.62	25,421,734.65	5,449,299.24	6,716,588.49	9,451,876.51	21,617,764.24	8,083,948.17	7,266,957.08	13,868,393.00	29,219,298.25	96,682,872.24
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,200,000.00	800,000.00	800,000.00	3,800,000.00	800,000.00	875,000.00	0.00	1,675,000.00	5,475,000.00
Utilidad del Periodo	7,369,466.83	5,934,441.34	7,120,166.93	20,424,075.10	6,635,371.08	10,829,294.95	7,957,068.62	25,421,734.65	3,249,299.24	5,916,588.49	8,651,876.51	17,817,764.24	7,283,948.17	6,391,957.08	13,868,393.00	27,544,298.25	91,207,872.24