



ESTADO DE RESULTADO
Banco del Pacífico (Panamá), S.A.
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	203,956.96	185,167.29	243,559.87	632,684.12	241,547.80	249,581.09	253,426.50	744,555.39	260,168.02	261,413.53	257,581.97	779,163.52	265,202.82	259,180.21	258,796.00	783,179.03	2,939,582.06
Préstamos	192,410.40	176,910.37	235,374.85	604,695.62	232,060.49	239,835.67	231,452.95	703,349.11	237,445.10	235,448.60	227,731.03	700,624.73	236,118.70	228,737.21	239,113.96	703,969.87	2,712,639.33
Depósitos	11,546.56	8,256.92	7,284.47	27,087.95	9,487.31	8,226.56	7,213.95	24,927.82	5,616.61	5,720.50	10,259.54	21,596.65	7,344.92	10,417.97	9,121.53	26,884.42	100,496.84
Inversiones	0.00	0.00	0.00	0.00	0.00	1,518.86	14,759.60	16,278.46	17,106.31	20,244.43	19,591.40	56,942.14	21,739.20	20,025.03	10,560.51	52,324.74	125,545.34
Otros Ingresos	0.00	0.00	900.55	900.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	900.55
Egresos de Operaciones	149,434.72	139,297.66	160,845.20	449,577.58	165,094.88	171,970.01	168,678.71	505,743.60	176,788.38	184,362.00	180,199.19	541,349.57	187,236.78	201,894.29	218,455.94	607,587.01	2,104,257.76
Intereses Pagados	147,859.08	137,091.05	158,979.31	443,929.44	159,320.19	172,058.86	165,505.51	496,884.56	174,168.09	181,818.08	177,804.94	533,791.11	185,094.15	200,159.52	216,627.68	601,881.35	2,076,486.46
Comisiones	1,575.64	2,206.61	1,865.89	5,648.14	5,774.69	-88.85	3,173.20	8,859.04	2,620.29	2,543.92	2,394.25	7,558.46	2,142.63	1,734.77	1,828.26	5,705.66	27,771.30
Ingreso Neto de Intereses	54,522.24	45,869.63	82,714.67	183,106.54	76,452.92	77,611.08	84,747.79	238,811.79	83,379.64	77,051.53	77,382.78	237,813.95	77,966.04	57,285.92	40,340.06	175,592.02	835,324.30
Otros Ingresos	24,162.34	19,049.17	20,785.86	63,997.37	16,430.77	20,282.85	33,968.63	70,682.25	21,968.14	15,845.19	16,528.41	54,341.74	57,490.81	32,420.71	86,914.55	176,826.07	365,847.43
Comisiones	12,497.94	7,576.15	9,444.65	29,518.74	4,651.18	4,461.84	4,247.42	13,360.44	10,461.93	4,338.98	4,630.35	19,431.26	4,805.45	4,416.10	38,264.34	47,485.89	109,796.33
Dividendos	0.00	0.00	0.00	0.00	0.00	2,534.80	0.00	2,534.80	0.00	0.00	0.00	0.00	0.00	2,215.20	7,990.00	10,205.20	12,740.00
Otros Ingresos	11,664.40	11,473.02	11,341.21	34,478.63	11,779.59	13,286.21	29,721.21	54,787.01	11,506.21	11,506.21	11,898.06	34,910.48	52,685.36	25,789.41	40,660.21	119,134.98	243,311.10
Ingresos de Operaciones	78,684.58	64,918.80	103,500.53	247,103.91	92,883.69	97,893.93	118,716.42	309,494.04	105,347.78	92,896.72	93,911.19	292,155.69	135,456.85	89,706.63	127,254.61	352,418.09	1,201,171.73
Egresos Generales	116,637.11	72,725.93	82,020.64	271,383.68	71,756.39	82,895.74	75,975.60	230,627.73	77,712.48	77,798.53	79,251.90	234,762.91	81,299.54	73,081.58	72,976.24	227,357.36	964,131.68
Gastos Administrativos	69,064.27	30,095.73	31,662.39	130,822.39	28,906.34	31,697.23	29,767.94	90,371.51	34,267.93	33,466.61	29,342.12	97,076.66	32,827.60	27,320.60	29,753.76	89,901.96	408,172.52
Gastos Generales	18,420.15	13,844.26	18,404.08	50,668.49	16,176.80	18,347.76	17,352.13	51,876.69	16,018.28	16,548.39	22,290.79	54,857.46	17,369.55	17,187.27	14,532.80	49,089.62	206,492.26
Gastos de Depreciación	19,410.90	19,410.75	19,410.75	58,232.40	19,346.79	19,345.72	18,841.56	57,534.07	18,447.83	18,711.62	18,740.50	55,899.95	18,740.50	18,807.44	18,807.44	56,355.38	228,021.80
Otros Gastos	9,741.79	9,375.19	12,543.42	31,660.40	7,326.46	13,505.03	10,013.97	30,845.46	8,978.44	9,071.91	8,878.49	26,928.84	12,361.89	9,766.27	9,882.24	32,010.40	121,445.10
Utilidad antes de Provisiones	-37,952.53	-7,807.13	21,479.89	-24,279.77	21,127.30	14,998.19	42,740.82	78,866.31	27,635.30	15,098.19	14,659.29	57,392.78	54,157.31	16,625.05	54,278.37	125,060.73	237,040.05
Utilidad del Periodo	-37,952.53	-7,807.13	21,479.89	-24,279.77	21,127.30	14,998.19	42,740.82	78,866.31	27,635.30	15,098.19	14,659.29	57,392.78	54,157.31	16,625.05	54,278.37	125,060.73	237,040.05