



ESTADO DE RESULTADO
Banco Panamericano, S.A. (Panabank)
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	2,104,462.56	1,932,120.67	2,147,592.69	6,184,175.92	2,129,924.61	2,189,709.90	2,155,167.85	6,474,802.36	2,230,788.09	2,283,502.14	2,254,850.00	6,769,140.23	2,466,114.84	2,267,014.76	2,444,581.63	7,177,711.23	26,605,829.74
Préstamos	1,764,759.79	1,614,052.75	1,764,885.82	5,143,698.36	1,720,986.91	1,780,271.37	1,744,430.74	5,245,689.02	1,798,575.00	1,821,158.47	1,790,827.87	5,410,561.34	1,971,036.36	1,840,929.25	1,960,629.99	5,772,595.60	21,572,544.32
Depósitos	284,467.24	247,680.51	271,256.67	803,404.42	255,704.19	262,757.50	251,821.22	770,282.91	258,131.94	253,914.68	248,644.18	760,690.80	261,138.80	252,810.78	257,620.17	771,569.75	3,105,947.88
Inversiones	55,235.53	70,387.41	111,450.20	237,073.14	153,233.51	146,681.03	158,915.89	458,830.43	174,081.15	208,178.99	215,377.95	597,638.09	233,939.68	173,274.73	226,331.47	633,545.88	1,927,087.54
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	250.00	0.00	250.00	0.00	0.00	0.00	0.00	250.00
Egresos de Operaciones	1,634,964.97	1,427,139.14	1,581,933.36	4,644,037.47	1,483,339.56	1,520,740.69	1,452,149.96	4,456,230.21	1,524,485.02	1,534,000.73	1,487,461.10	4,545,946.85	1,602,298.66	1,533,635.65	1,960,071.34	5,096,005.65	18,742,220.18
Intereses Pagados	1,562,600.12	1,342,319.15	1,503,623.51	4,408,542.78	1,402,115.79	1,436,913.69	1,372,063.92	4,211,093.40	1,449,231.56	1,449,399.64	1,402,508.77	4,301,139.97	1,520,405.40	1,450,590.33	1,539,008.43	4,510,004.16	17,430,780.31
Comisiones	72,364.85	84,819.99	78,309.85	235,494.69	81,223.77	83,827.00	80,086.04	245,136.81	75,253.46	84,601.09	84,952.33	244,806.88	81,893.26	83,045.32	421,062.91	586,001.49	1,311,439.87
Ingreso Neto de Intereses	469,497.59	504,981.53	565,659.33	1,540,138.45	646,585.05	668,969.21	703,017.89	2,018,572.15	706,303.07	749,501.41	767,388.90	2,223,193.38	863,816.18	733,379.11	484,510.29	2,081,705.58	7,863,609.56
Otros Ingresos	476,413.12	445,151.90	551,008.94	1,472,573.96	434,133.06	758,633.79	916,466.51	2,109,233.36	745,530.12	672,715.07	554,506.33	1,972,751.52	598,967.98	663,374.17	579,081.09	1,841,423.24	7,395,982.08
Comisiones	431,884.61	372,363.10	415,524.32	1,219,772.03	362,003.55	583,401.36	489,122.66	1,434,527.57	569,798.98	504,691.92	465,129.72	1,539,620.62	462,672.92	450,314.58	513,877.82	1,426,865.32	5,620,785.54
Dividendos	17,076.20	17,890.58	23,035.26	58,002.04	31,847.29	21,863.20	20,834.53	74,545.02	44,083.69	32,493.10	36,582.63	113,159.42	41,054.22	27,751.63	24,412.71	93,218.56	338,925.04
Otros Ingresos	27,452.31	54,898.22	112,449.36	194,799.89	40,282.22	153,369.23	406,509.32	600,160.77	131,647.45	135,530.05	52,793.98	319,971.48	95,240.84	185,307.96	40,790.56	321,339.36	1,436,271.50
Ingresos de Operaciones	945,910.71	950,133.43	1,116,668.27	3,012,712.41	1,080,718.11	1,427,603.00	1,619,484.40	4,127,805.51	1,451,833.19	1,422,216.48	1,321,895.23	4,195,944.90	1,462,784.16	1,396,753.28	1,063,591.38	3,923,128.82	15,259,591.64
Egresos Generales	639,710.45	633,355.08	676,429.17	1,949,494.70	696,766.63	728,592.14	695,711.47	2,121,070.24	757,177.92	816,960.72	875,690.50	2,449,829.14	856,734.51	930,493.04	1,018,907.99	2,806,135.54	9,326,529.62
Gastos Administrativos	323,368.66	319,370.98	327,748.18	970,487.82	333,370.79	330,895.25	319,229.96	983,496.00	340,213.43	335,112.49	341,905.83	1,017,231.75	372,875.71	376,076.81	469,774.09	1,218,726.61	4,189,942.18
Gastos Generales	170,694.31	166,994.22	193,430.06	531,118.59	205,756.01	235,637.51	101,829.12	543,222.64	127,371.80	160,770.79	160,729.20	448,871.79	129,600.54	203,443.47	227,172.88	560,216.89	2,083,429.91
Gastos de Depreciación	47,447.80	49,440.45	51,386.58	148,274.83	51,571.89	51,385.76	50,600.64	153,558.29	52,217.02	51,798.44	52,352.99	156,368.45	57,804.82	56,664.70	64,305.20	178,774.72	636,976.29
Otros Gastos	98,199.68	97,549.43	103,864.35	299,613.46	106,067.94	110,673.62	224,051.75	440,793.31	237,375.67	269,279.00	320,702.48	827,357.15	296,453.44	294,308.06	257,655.82	848,417.32	2,416,181.24
Utilidad antes de Provisiones	306,200.26	316,778.35	440,239.10	1,063,217.71	383,951.48	699,010.86	923,772.93	2,006,735.27	694,655.27	605,255.76	446,204.73	1,746,115.76	606,049.65	466,260.24	44,683.39	1,116,993.28	5,933,062.02
Provisiones por Cuentas Malas	0.00	85,000.00	160,000.00	245,000.00	85,000.00	335,000.00	0.00	420,000.00	335,000.00	85,000.00	85,000.00	505,000.00	186,547.57	85,000.00	985,000.00	1,256,547.57	2,426,547.57
Utilidad del Periodo	306,200.26	231,778.35	280,239.10	818,217.71	298,951.48	364,010.86	923,772.93	1,586,735.27	359,655.27	520,255.76	361,204.73	1,241,115.76	419,502.08	381,260.24	-940,316.61	-139,554.29	3,506,514.45