

PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO
SISTEMA BANCARIO NACIONAL
DE DICIEMBRE 2010 A DICIEMBRE 2012
(En Millones de Balboas)

| | 2010 | 2011 | | | | 2012 | | | | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | |
| Ingresos Por Intereses | 2,576.93 | 670.06 | 1,348.98 | 2,065.66 | 2,811.11 | 746.61 | 1,504.14 | 2,288.85 | 3,103.91 | 292.80 |
| Préstamos | 2,223.76 | 567.72 | 1,148.04 | 1,763.68 | 2,398.53 | 644.56 | 1,302.61 | 1,990.48 | 2,707.22 | 308.68 |
| Depósitos | 35.37 | 12.02 | 22.08 | 28.39 | 37.52 | 10.49 | 19.77 | 29.20 | 36.53 | (0.99) |
| Inversiones | 305.80 | 86.53 | 170.99 | 261.85 | 349.91 | 86.82 | 173.99 | 258.43 | 347.90 | (2.01) |
| Arrendamiento Financiero | 3.93 | 1.00 | 2.49 | 3.89 | 5.20 | 1.36 | 2.52 | 3.56 | 4.59 | (0.61) |
| Otros Ingresos | 8.06 | 2.78 | 5.38 | 7.85 | 19.94 | 3.36 | 5.25 | 7.18 | 7.68 | (12.27) |
| Egresos de Operaciones | 1,284.53 | 314.41 | 633.01 | 963.07 | 1,300.69 | 340.88 | 692.06 | 1,058.53 | 1,440.75 | 140.06 |
| Intereses Pagados | 1,182.23 | 287.39 | 578.35 | 877.37 | 1,181.79 | 309.48 | 627.70 | 960.39 | 1,302.07 | 120.29 |
| Comisiones | 102.30 | 27.02 | 54.67 | 85.70 | 118.90 | 31.40 | 64.36 | 98.14 | 138.68 | 19.77 |
| Ingreso Neto de Intereses | 1,292.40 | 355.64 | 715.97 | 1,102.59 | 1,510.42 | 405.73 | 812.09 | 1,230.32 | 1,663.16 | 152.74 |
| Otros Ingresos | 1,088.34 | 262.54 | 608.83 | 933.09 | 1,233.31 | 371.95 | 735.04 | 1,087.11 | 1,462.32 | 229.01 |
| Comisiones | 477.24 | 120.38 | 254.70 | 396.96 | 548.95 | 143.68 | 294.25 | 446.63 | 598.78 | 49.82 |
| Operaciones con Divisas | 16.79 | 3.57 | 7.46 | 11.39 | 15.72 | 4.19 | 8.38 | 12.37 | 15.55 | (0.17) |
| Dividendos | 167.62 | 44.16 | 108.43 | 172.02 | 249.02 | 60.00 | 132.93 | 199.14 | 316.52 | 67.50 |
| Otros Ingresos | 426.68 | 94.43 | 238.23 | 352.72 | 419.61 | 164.08 | 299.48 | 428.96 | 531.47 | 111.86 |
| Ingresos de Operaciones | 2,380.73 | 618.18 | 1,324.79 | 2,035.67 | 2,743.73 | 777.68 | 1,547.13 | 2,317.43 | 3,125.48 | 381.75 |
| Egresos Generales | 1,326.20 | 351.99 | 734.23 | 1,116.27 | 1,510.19 | 416.40 | 869.93 | 1,287.49 | 1,727.23 | 217.04 |
| Gastos Administrativos | 710.11 | 192.65 | 390.06 | 595.29 | 819.55 | 215.85 | 443.96 | 678.59 | 916.96 | 97.41 |
| Gastos Generales | 237.72 | 56.08 | 125.21 | 194.74 | 276.84 | 64.35 | 137.63 | 210.52 | 288.58 | 11.74 |
| Gastos de Depreciación | 75.66 | 19.65 | 39.81 | 59.32 | 81.30 | 29.64 | 50.24 | 69.63 | 93.42 | 12.12 |
| Otros Gastos | 302.71 | 83.60 | 179.15 | 266.92 | 332.49 | 106.56 | 238.11 | 328.74 | 428.27 | 95.77 |
| Utilidad antes de Provisiones | 1,054.53 | 266.20 | 590.56 | 919.41 | 1,233.54 | 361.28 | 677.19 | 1,029.94 | 1,398.25 | 164.70 |
| Provisiones por Cuentas Malas | 146.81 | 40.43 | 93.00 | 144.16 | 195.83 | 41.85 | 98.96 | 150.02 | 210.71 | 14.88 |
| Utilidad del Periodo | 907.72 | 225.76 | 497.56 | 775.25 | 1,037.71 | 319.43 | 578.24 | 879.92 | 1,187.53 | 149.82 |