

**PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO
BANCA PRIVADA
DE DICIEMBRE 2012 A DICIEMBRE 2014
(En Millones de Balboas)**

| | 2012 | 2013 | | | | 2014 | | | | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | |
| Ingresos Por Intereses | 2,760.08 | 725.59 | 1,477.71 | 2,250.17 | 3,008.41 | 748.90 | 1,530.69 | 2,334.01 | 3,161.54 | 153.12 |
| Préstamos | 2,442.06 | 645.09 | 1,316.22 | 2,006.40 | 2,682.54 | 655.66 | 1,337.07 | 2,042.28 | 2,769.75 | 87.21 |
| Depósitos | 35.10 | 9.74 | 19.70 | 29.61 | 40.99 | 17.63 | 37.73 | 59.74 | 82.08 | 41.09 |
| Inversiones | 272.96 | 67.67 | 137.36 | 208.48 | 278.05 | 74.50 | 153.70 | 228.71 | 305.25 | 27.19 |
| Arrendamiento Financiero | 4.58 | 1.00 | 1.98 | 2.95 | 3.88 | 0.90 | 1.81 | 2.67 | 3.56 | (0.32) |
| Otros Ingresos | 5.37 | 2.09 | 2.44 | 2.72 | 2.96 | 0.22 | 0.38 | 0.60 | 0.90 | (2.06) |
| Egresos de Operaciones | 1,299.69 | 343.90 | 700.89 | 1,069.04 | 1,419.94 | 337.61 | 694.97 | 1,065.18 | 1,447.35 | 27.41 |
| Intereses Pagados | 1,173.42 | 311.91 | 635.59 | 968.88 | 1,281.39 | 303.61 | 625.28 | 959.21 | 1,298.86 | 17.47 |
| Comisiones | 126.26 | 31.99 | 65.30 | 100.16 | 138.55 | 34.00 | 69.69 | 105.97 | 148.49 | 9.94 |
| Ingreso Neto de Intereses | 1,460.40 | 381.69 | 776.82 | 1,181.13 | 1,588.48 | 411.29 | 835.72 | 1,268.83 | 1,714.19 | 125.71 |
| Otros Ingresos | 1,332.93 | 281.77 | 657.98 | 987.99 | 1,343.47 | 328.00 | 652.43 | 996.65 | 1,387.50 | 44.02 |
| Comisiones | 564.74 | 141.57 | 288.45 | 436.05 | 604.33 | 145.62 | 304.59 | 467.29 | 641.66 | 37.33 |
| Operaciones con Divisas | 15.32 | 3.72 | 7.85 | 12.26 | 16.70 | 4.34 | 9.34 | 15.73 | 21.50 | 4.80 |
| Dividendos | 316.48 | 66.55 | 146.40 | 221.50 | 334.05 | 100.06 | 181.83 | 252.61 | 354.60 | 20.56 |
| Otros Ingresos | 436.40 | 69.94 | 215.28 | 318.17 | 388.39 | 77.98 | 156.67 | 261.02 | 369.73 | (18.66) |
| Ingresos de Operaciones | 2,793.33 | 663.46 | 1,434.80 | 2,169.12 | 2,931.95 | 739.29 | 1,488.15 | 2,265.48 | 3,101.68 | 169.73 |
| Egresos Generales | 1,567.00 | 384.50 | 854.25 | 1,350.22 | 1,779.91 | 403.77 | 813.52 | 1,263.42 | 1,725.60 | (54.31) |
| Gastos Administrativos | 820.09 | 205.12 | 426.72 | 657.54 | 895.25 | 225.36 | 459.17 | 700.12 | 947.52 | 52.27 |
| Gastos Generales | 255.19 | 77.31 | 152.35 | 228.79 | 306.24 | 65.51 | 139.53 | 207.54 | 277.87 | (28.37) |
| Gastos de Depreciación | 76.90 | 17.50 | 35.98 | 53.59 | 72.70 | 19.61 | 39.91 | 60.32 | 81.09 | 8.39 |
| Otros Gastos | 414.81 | 84.57 | 239.19 | 410.30 | 505.71 | 93.29 | 174.91 | 295.44 | 419.11 | (86.60) |
| Utilidad antes de Provisiones | 1,226.33 | 278.96 | 580.56 | 818.90 | 1,152.04 | 335.51 | 674.64 | 1,002.06 | 1,376.09 | 224.05 |
| Provisiones por Cuentas Malas | 206.12 | 57.94 | 106.81 | 154.07 | 225.76 | 46.64 | 113.39 | 162.40 | 228.35 | 2.60 |
| Utilidad del Periodo | 1,020.20 | 221.02 | 473.75 | 664.83 | 926.28 | 288.87 | 561.24 | 839.66 | 1,147.73 | 221.45 |