

PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO  
SISTEMA BANCARIO NACIONAL  
DE DICIEMBRE 2016 A DICIEMBRE 2018  
( En Millones de Balboas)

|                               | 2016         | 2017        |              |               |              | 2018        |              |               |              | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|
|                               | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |
| Ingresos Por Intereses        | 4,198.94     | 1,105.76    | 2,230.50     | 3,385.83      | 4,566.65     | 1,180.10    | 2,422.18     | 3,692.75      | 5,001.23     | 434.58             |
| Préstamos                     | 3,622.78     | 952.33      | 1,920.99     | 2,915.73      | 3,933.27     | 1,004.51    | 2,047.84     | 3,132.60      | 4,242.05     | 308.78             |
| Depósitos                     | 107.42       | 33.22       | 68.02        | 103.72        | 136.36       | 39.21       | 84.83        | 130.65        | 186.63       | 50.27              |
| Inversiones                   | 461.31       | 116.06      | 235.07       | 357.03        | 486.11       | 134.74      | 285.92       | 424.78        | 566.80       | 80.69              |
| Arrendamiento Financiero      | 3.67         | 0.85        | 1.74         | 2.60          | 3.41         | 0.75        | 1.48         | 2.19          | 3.10         | (0.31)             |
| Otros Ingresos                | 3.77         | 3.30        | 4.68         | 6.73          | 7.50         | 0.89        | 2.11         | 2.53          | 2.66         | (4.84)             |
| Egresos de Operaciones        | 1,937.80     | 520.63      | 1,051.97     | 1,604.17      | 2,184.48     | 570.28      | 1,167.06     | 1,805.24      | 2,468.46     | 283.98             |
| Intereses Pagados             | 1,770.90     | 476.50      | 964.15       | 1,471.64      | 1,989.15     | 523.01      | 1,071.67     | 1,651.77      | 2,257.55     | 268.40             |
| Comisiones                    | 166.90       | 44.13       | 87.82        | 132.54        | 195.33       | 47.26       | 95.39        | 153.47        | 210.91       | 15.58              |
| Ingreso Neto de Intereses     | 2,261.14     | 585.13      | 1,178.53     | 1,781.65      | 2,382.16     | 609.83      | 1,255.12     | 1,887.51      | 2,532.77     | 150.61             |
| Otros Ingresos                | 1,872.13     | 454.55      | 928.78       | 1,410.24      | 1,943.32     | 449.59      | 913.93       | 1,361.71      | 1,920.76     | (22.56)            |
| Comisiones                    | 781.69       | 201.84      | 406.72       | 633.37        | 862.16       | 200.73      | 415.52       | 630.85        | 883.14       | 20.98              |
| Operaciones con Divisas       | 17.19        | 6.73        | 12.45        | 23.74         | 28.42        | 4.88        | 9.69         | 14.52         | 19.80        | (8.62)             |
| Dividendos                    | 350.87       | 112.59      | 232.17       | 333.90        | 486.82       | 110.74      | 222.41       | 322.11        | 466.48       | (20.34)            |
| Otros Ingresos                | 722.38       | 133.40      | 277.44       | 419.23        | 565.91       | 133.24      | 266.31       | 394.23        | 551.33       | (14.58)            |
| Ingresos de Operaciones       | 4,133.27     | 1,039.68    | 2,107.32     | 3,191.90      | 4,325.48     | 1,059.42    | 2,169.05     | 3,249.22      | 4,453.53     | 128.05             |
| Egresos Generales             | 2,420.71     | 575.58      | 1,147.50     | 1,742.42      | 2,346.14     | 577.71      | 1,170.22     | 1,717.66      | 2,353.25     | 7.11               |
| Gastos Administrativos        | 1,146.94     | 296.59      | 597.78       | 908.30        | 1,233.05     | 314.79      | 632.57       | 938.22        | 1,266.40     | 33.35              |
| Gastos Generales              | 301.92       | 72.04       | 141.90       | 218.07        | 297.10       | 67.41       | 143.51       | 218.23        | 297.35       | 0.24               |
| Gastos de Depreciación        | 135.48       | 34.58       | 69.69        | 106.29        | 146.15       | 35.25       | 70.59        | 108.38        | 149.51       | 3.36               |
| Otros Gastos                  | 836.36       | 172.37      | 338.14       | 509.76        | 669.84       | 160.26      | 323.56       | 452.83        | 639.99       | (29.85)            |
| Utilidad antes de Provisiones | 1,712.56     | 464.10      | 959.82       | 1,449.47      | 1,979.34     | 481.71      | 998.83       | 1,531.56      | 2,100.28     | 120.94             |
| Provisiones por Cuentas Malas | 482.46       | 113.39      | 219.14       | 342.17        | 482.17       | 92.86       | 214.59       | 422.47        | 579.07       | 96.91              |
| Utilidad del Periodo          | 1,230.10     | 350.71      | 740.67       | 1,107.31      | 1,497.18     | 388.84      | 784.25       | 1,109.09      | 1,521.21     | 24.03              |