



SISTEMA BANCARIO NACIONAL
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2004			2005	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	1,820,708,679.62	574,661,291.95	1,127,126,012.58	1,630,806,097.11	2,281,563,198.75
Préstamos	1,514,021,076.47	473,996,672.01	926,104,578.79	1,336,593,911.05	1,858,590,401.74
Depósitos	71,401,494.42	34,042,583.67	69,227,571.34	103,294,436.26	139,983,588.96
Inversiones	232,355,109.11	65,576,455.80	129,928,593.92	188,405,913.94	279,488,345.09
Arrendamientos	1,512,988.85	670,414.78	1,172,474.85	1,483,598.74	2,163,380.51
Otros	1,418,010.77	375,165.69	692,793.68	1,028,237.12	1,337,482.45
EGRESOS DE OPERACIONES	807,824,861.43	280,435,965.18	551,565,308.70	794,435,136.83	1,122,669,017.51
Intereses Pagados	705,199,568.22	249,003,330.84	490,035,910.79	705,718,106.04	997,129,701.35
Comisiones	102,625,293.21	31,432,634.34	61,529,397.91	88,717,030.79	125,539,316.16
INGRESO NETO DE INTERESES	1,012,883,818.19	294,225,326.77	575,560,703.88	836,370,960.28	1,158,894,181.24
OTROS INGRESOS	665,069,751.12	192,708,816.20	353,338,276.51	511,923,875.07	709,074,038.69
Comisiones	337,826,191.82	99,324,356.44	196,785,428.44	278,752,396.24	387,094,043.71
Oper. con Divisas	2,987,418.69	-817,409.09	-5,378,084.09	-4,487,465.36	-2,079,672.05
Dividendos	4,187,175.01	3,164,915.95	5,751,035.35	5,494,748.79	6,710,560.08
Otros Ingresos	320,068,965.60	91,036,952.90	156,179,896.81	232,164,195.40	317,349,106.95
INGRESOS DE OPERACIONES	1,677,953,569.31	486,934,142.97	928,898,980.40	1,348,294,835.35	1,867,968,219.93
EGRESOS GENERALES	919,736,165.39	262,439,248.24	510,056,714.10	757,473,816.33	1,095,241,784.80
Gastos Administrativos	542,945,903.45	152,856,181.42	286,676,349.12	417,911,772.78	592,730,216.20
Gastos Generales	110,262,550.18	29,802,394.57	62,156,351.02	93,746,998.06	135,712,815.14
G. de Depreciación	67,755,001.17	20,105,239.77	38,414,123.69	54,055,787.04	72,657,004.94
Otros Gastos	198,772,710.59	59,675,432.48	122,809,890.28	191,759,258.45	294,141,748.52
UTILIDADES ANTES DE PROVISIONES	758,217,403.92	224,494,894.73	418,842,266.30	590,821,019.02	772,726,435.13



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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
CUENTAS MALAS	111,705,350.84	47,398,170.66	111,877,300.50	108,450,001.81	118,056,923.05
UTILIDAD DEL PERIODO	646,512,053.08	177,096,724.07	306,964,965.80	482,371,017.21	654,669,512.08