



BANCO NACIONAL DE PANAMÁ
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2004		2005			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	154,881,892.00	44,662,030.00	90,830,918.32	137,716,028.51	191,690,122.00	
Préstamos	129,339,641.00	33,966,059.00	68,079,159.80	102,375,448.94	142,317,095.00	
Depósitos	9,178,663.00	6,497,947.00	14,247,013.82	22,900,988.75	32,115,554.00	
Inversiones	16,074,986.00	4,154,399.00	8,429,690.07	12,327,876.27	17,067,859.00	
Arrendamientos	288,602.00	43,625.00	75,054.63	111,714.55	189,614.00	
Otros	0.00	0.00	0.00	0.00	0.00	
EGRESOS DE OPERACIONES	30,572,482.00	12,209,822.00	25,464,761.17	39,924,895.46	55,240,410.00	
Intereses Pagados	30,426,185.00	12,175,252.00	25,403,096.01	39,832,268.19	55,106,911.00	
Comisiones	146,297.00	34,570.00	61,665.16	92,627.27	133,499.00	
INGRESO NETO DE INTERESES	124,309,410.00	32,452,208.00	65,366,157.15	97,791,133.05	136,449,712.00	
OTROS INGRESOS	14,624,544.00	4,104,152.00	10,551,958.17	13,103,231.96	18,921,397.75	
Comisiones	11,603,228.00	1,659,345.00	5,298,225.47	8,042,900.83	11,193,587.00	
Oper. con Divisas	2,307.00	19,923.00	22,506.73	46,001.93	43,986.00	
Dividendos	634,309.00	2,012,459.00	2,488,232.48	2,511,972.22	2,544,409.00	
Otros Ingresos	2,384,700.00	412,425.00	2,742,993.49	2,502,356.98	5,139,415.75	
INGRESOS DE OPERACIONES	138,933,954.00	36,556,360.00	75,918,115.32	110,894,365.01	155,371,109.75	
EGRESOS GENERALES	48,932,768.00	11,294,772.00	24,233,433.27	35,948,882.32	52,574,604.88	
Gastos Administrativos	27,902,341.00	6,989,384.00	14,403,326.63	22,405,405.98	31,592,755.00	
Gastos Generales	8,255,559.00	1,820,534.00	3,848,784.82	5,641,601.30	8,100,168.00	
G. de Depreciación	3,838,049.00	976,987.00	2,218,097.47	3,030,058.21	3,984,657.00	
Otros Gastos	8,936,819.00	1,507,867.00	3,763,224.35	4,871,816.83	8,897,024.88	
UTILIDADES ANTES DE PROVISIONES	90,001,186.00	25,261,588.00	51,684,682.05	74,945,482.69	102,796,504.87	
CUENTAS MALAS	78,803,134.00	4,843,937.00	10,208,309.14	12,493,349.64	10,215,303.00	



Fecha: 9 de Noviembre de 2006

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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	11,198,052.00	20,417,651.00	41,476,372.91	62,452,133.05	92,581,201.87