

Banco Bilbao Vizcaya Argentaria (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Balboas)

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	107,477,241.66	27,701,208.44	55,262,510.68	83,758,541.22	111,916,020.65
PRESTAMOS	105,257,449.19	27,327,454.77	54,434,059.95	82,303,230.52	109,862,191.82
DEPOSITOS	1,927,159.31	228,021.97	517,921.26	951,103.39	1,335,475.23
INVERSIONES	292,633.16	145,731.70	310,529.47	504,207.31	718,353.60
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	39,063,287.77	10,889,508.63	21,280,426.75	32,242,132.29	43,189,570.83
INTERESES PAGADOS	37,773,310.46	10,542,734.56	20,529,383.15	30,872,880.37	40,937,068.15
COMISIONES	1,289,977.31	346,774.07	751,043.60	1,369,251.92	2,252,502.68
INGRESO NETO DE INTERESES	68,413,953.89	16,811,699.81	33,982,083.93	51,516,408.93	68,726,449.82
OTROS INGRESOS	12,867,397.93	2,621,205.23	6,097,263.16	11,678,760.12	16,241,624.59
COMISIONES	12,174,292.02	2,327,436.83	5,564,495.82	10,368,464.90	14,160,441.70
OPERACIONES CON DIVISAS	(597,583.11)	(196,720.61)	(285,148.85)	(315,321.07)	(387,863.87)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	1,290,689.02	490,489.01	817,916.19	1,625,616.29	2,469,046.76
INGRESOS DE OPERACIONES	81,281,351.82	19,432,905.04	40,079,347.09	63,195,169.05	84,968,074.41
EGRESOS GENERALES	37,677,802.76	8,431,883.14	17,846,522.89	27,707,152.78	39,436,354.76
GASTOS ADMINISTRATIVOS	28,943,195.18	6,125,157.29	13,051,833.50	20,543,246.39	29,340,140.13
GASTOS GENERALES	2,660,646.52	693,418.72	1,437,365.18	2,140,287.61	2,879,479.78
GASTOS DE DEPRECIACION	1,400,195.21	391,637.60	799,578.47	1,224,740.59	1,653,076.53
OTROS GASTOS	4,673,765.85	1,221,669.53	2,557,745.74	3,798,878.19	5,563,658.32
UTILIDADES ANTES DE PROVISIONES	43,603,549.06	11,001,021.90	22,232,824.20	35,488,016.27	45,531,719.65
CUENTAS MALAS	2,878,285.13	1,007,613.28	1,875,417.51	3,586,865.00	5,009,268.65
UTILIDAD DEL PERIODO	40,725,263.93	9,993,408.62	20,357,406.69	31,901,151.27	40,522,451.00