

**Banco Nacional de Panamá**  
**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	196,428,122.00	49,158,438.00	99,777,641.00	153,176,170.00	207,075,214.00
PRESTAMOS	154,761,015.00	34,085,921.00	69,581,042.00	107,250,917.00	146,426,534.00
DEPOSITOS	6,306,819.00	1,566,257.00	2,965,574.00	4,235,401.00	5,499,908.00
INVERSIONES	34,951,831.00	13,375,573.00	27,020,268.00	41,435,174.00	54,758,305.00
ARRENDAMIENTOS	38,971.00	6,582.00	10,041.00	12,645.00	26,209.00
OTROS	369,486.00	124,105.00	200,716.00	242,033.00	364,258.00
EGRESOS DE OPERACIONES	62,815,617.00	13,247,014.00	26,407,758.00	39,577,638.00	55,301,001.00
INTERESES PAGADOS	62,570,444.00	13,221,980.00	26,322,711.00	39,421,647.00	54,996,369.00
COMISIONES	245,173.00	25,034.00	85,047.00	155,991.00	304,632.00
INGRESO NETO DE INTERESES	133,612,505.00	35,911,424.00	73,369,883.00	113,598,532.00	151,774,213.00
OTROS INGRESOS	21,396,594.00	5,403,935.00	13,420,001.00	25,515,708.00	36,273,681.00
COMISIONES	14,275,805.00	3,621,074.00	7,601,158.00	11,351,051.00	15,809,210.00
OPERACIONES CON DIVISAS	95,078.00	(15,671.00)	(16,722.00)	(7,918.00)	(16,938.00)
DIVIDENDOS	1,270,899.00	132,931.00	161,596.00	1,287,225.00	1,374,429.00
OTROS INGRESOS	5,754,812.00	1,665,601.00	5,673,969.00	12,885,350.00	19,106,980.00
INGRESOS DE OPERACIONES	155,009,099.00	41,315,359.00	86,789,884.00	139,114,240.00	188,047,894.00
EGRESOS GENERALES	71,429,864.00	18,799,933.00	38,771,759.00	58,893,491.00	83,858,798.00
GASTOS ADMINISTRATIVOS	44,728,787.00	12,030,496.00	25,004,614.00	37,665,452.00	53,506,573.00
GASTOS GENERALES	10,361,320.00	2,694,310.00	5,707,987.00	8,852,097.00	12,426,761.00
GASTOS DE DEPRECIACION	4,706,837.00	1,359,630.00	2,751,122.00	3,959,059.00	5,274,763.00
OTROS GASTOS	11,632,920.00	2,715,497.00	5,308,036.00	8,416,883.00	12,650,701.00
UTILIDADES ANTES DE PROVISIONES	83,579,235.00	22,515,426.00	48,018,125.00	80,220,749.00	104,189,096.00
CUENTAS MALAS	3,236,243.00	15,912.00	15,912.00	24,785.00	1,689,096.00
UTILIDAD DEL PERIODO	80,342,992.00	22,499,514.00	48,002,213.00	80,195,964.00	102,500,000.00