

Banco Bilbao Vizcaya Argentaria (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Balboas)

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	111,916,020.65	27,611,283.86	55,144,701.27	82,243,321.84	109,729,248.11
PRESTAMOS	109,862,191.82	26,931,432.69	53,710,601.58	79,979,256.86	106,615,913.21
DEPOSITOS	1,335,475.23	399,389.10	868,801.44	1,377,845.65	1,908,551.23
INVERSIONES	718,353.60	280,462.07	565,298.25	886,219.33	1,204,783.67
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	43,189,570.83	10,597,249.12	(21,451,780.00)	(31,795,126.42)	42,259,308.54
INTERESES PAGADOS	40,937,068.15	9,961,862.60	(20,165,979.46)	(29,824,285.13)	39,527,456.15
COMISIONES	2,252,502.68	635,386.52	(1,285,800.54)	(1,970,841.29)	2,731,852.39
INGRESO NETO DE INTERESES	68,726,449.82	17,014,034.74	76,596,481.27	114,038,448.26	67,469,939.57
OTROS INGRESOS	16,241,624.59	3,138,897.13	6,742,529.16	10,582,949.06	15,071,190.75
COMISIONES	14,160,441.70	2,767,448.74	5,838,781.77	8,892,345.36	12,219,869.94
OPERACIONES CON DIVISAS	(387,863.87)	(49,513.86)	(80,919.68)	39,919.13	192,028.43
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	2,469,046.76	420,962.25	984,667.07	1,650,684.57	2,659,292.38
INGRESOS DE OPERACIONES	84,968,074.41	20,152,931.87	83,339,010.43	124,621,397.32	82,541,130.32
EGRESOS GENERALES	39,436,354.76	9,603,907.29	(19,513,722.36)	(30,504,432.50)	39,516,557.89
GASTOS ADMINISTRATIVOS	29,340,140.13	7,058,186.46	(14,083,078.15)	(21,378,509.16)	27,581,983.33
GASTOS GENERALES	2,879,479.78	717,346.08	(1,455,502.26)	(2,280,216.07)	3,080,547.42
GASTOS DE DEPRECIACION	1,653,076.53	459,775.20	(918,502.99)	(1,390,682.68)	1,867,076.99
OTROS GASTOS	5,563,658.32	1,368,599.55	(3,056,638.96)	(5,455,024.59)	6,986,950.15
UTILIDADES ANTES DE PROVISIONES	45,531,719.65	10,549,024.58	102,852,732.79	155,125,829.82	43,024,572.43
CUENTAS MALAS	5,009,268.65	330,305.59	(1,167,590.01)	(2,825,150.64)	7,468,117.96
UTILIDAD DEL PERIODO	40,522,451.00	10,218,718.99	104,020,322.80	157,950,980.46	35,556,454.47