



ESTADO DE RESULTADO COMPARATIVO
SISTEMA BANCARIO NACIONAL
ACUMULADO 2002, ACUMULADO 2003 Y ENERO - DICIEMBRE 2004
 (En Balboas)

Descripcion	2002	2003												2004	
	Ene. - Dic.	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	1,684,171,879.28	1,447,332,261.50	115,519,030.04	108,173,783.21	116,155,202.87	112,551,152.67	112,813,951.54	112,630,479.74	116,852,473.81	122,764,991.29	118,046,143.64	127,985,728.46	123,371,576.92	140,282,550.04	1,427,147,064.23
Préstamos	1,214,759,434.34	1,111,067,268.82	88,653,770.82	82,686,960.98	89,915,331.23	86,860,737.70	88,311,054.14	90,990,119.13	90,901,025.21	91,145,097.30	88,477,865.45	97,011,330.52	91,271,035.50	102,661,701.30	1,088,886,029.28
Depósitos	136,953,722.99	93,261,942.35	6,418,162.78	5,905,948.36	6,051,152.65	5,809,682.87	5,758,357.75	8,443,986.70	6,775,964.68	7,364,208.69	6,331,700.28	6,704,766.76	7,039,770.86	9,234,303.17	81,838,005.55
Inversiones	272,141,792.24	224,177,887.79	19,929,755.18	18,065,577.45	19,046,581.85	19,119,956.68	18,157,229.34	12,122,346.16	18,511,277.78	23,791,951.33	22,700,358.40	23,656,755.00	24,608,236.51	27,081,958.26	246,791,983.94
Arrendamiento Financiero	2,865,975.60	2,884,359.74	176,519.91	184,834.54	206,209.71	172,384.34	170,816.56	168,557.90	179,387.05	159,598.72	185,539.64	190,743.20	169,635.52	185,860.17	2,150,087.26
Otros Ingresos	57,450,954.11	15,940,802.80	340,821.35	1,330,461.88	935,927.43	588,391.08	416,493.75	905,469.85	484,819.09	304,135.25	350,679.87	422,132.98	282,898.53	1,118,727.14	7,480,958.20
Egresos de Operaciones	875,731,290.70	660,597,637.24	49,230,634.55	46,471,022.72	50,807,265.10	49,592,126.07	50,432,168.43	50,195,301.34	51,334,642.26	54,185,383.39	50,662,331.13	56,429,636.74	58,365,226.03	68,616,431.73	636,322,169.49
Intereses Pagados	814,782,797.58	605,047,260.97	45,028,705.45	42,446,885.15	45,065,174.37	45,040,855.91	45,740,660.27	47,054,160.24	46,527,544.06	50,264,955.83	48,361,956.66	51,846,179.14	53,719,750.24	61,077,617.06	582,174,444.38
Comisiones	60,948,493.12	55,550,376.27	4,201,929.10	4,024,137.57	5,742,090.73	4,551,270.16	4,691,508.16	3,141,141.10	4,807,098.20	3,920,427.56	2,300,374.47	4,583,457.60	4,645,475.79	7,538,814.67	54,147,725.11
Ingreso Neto de Intereses	808,440,588.58	786,734,624.26	66,288,395.49	61,702,760.49	65,347,937.77	62,959,026.60	62,381,783.11	62,435,178.40	65,517,831.55	68,579,607.90	67,383,812.51	71,556,091.72	65,006,350.89	71,666,118.31	790,824,894.74
Otros Ingresos	483,630,592.89	475,248,367.41	47,168,487.12	37,729,738.52	50,947,001.00	38,982,017.02	38,174,433.61	41,326,047.23	41,067,828.10	43,717,111.53	36,340,143.46	40,623,232.59	41,904,450.36	90,479,761.86	548,460,252.40
Comisiones	213,662,790.15	233,238,608.27	18,564,349.81	18,957,156.41	22,403,336.23	20,460,134.95	20,058,637.10	24,407,416.66	21,730,299.72	20,508,660.98	15,768,709.55	16,726,807.41	16,419,913.74	27,648,107.29	243,653,529.85
Operaciones con Divisas	11,021,633.44	5,253,446.41	350,613.01	273,900.66	428,771.07	103,919.53	311,565.33	456,686.18	441,051.71	356,014.01	310,485.67	359,701.87	312,618.59	341,222.58	4,046,550.21
Dividendos	89,298,809.33	81,535,140.79	8,017,021.22	7,271,102.47	7,358,750.51	10,025,010.84	9,696,738.35	7,647,814.02	7,358,970.20	6,768,259.17	4,779,103.57	11,971,451.86	7,110,245.83	8,758,298.43	97,572,766.47
Otros Ingresos	169,647,359.97	155,221,171.94	20,236,503.08	11,227,578.98	20,756,143.19	8,392,951.70	8,107,492.83	8,814,130.37	10,727,506.47	16,084,177.37	15,481,844.67	11,565,271.45	18,061,672.20	53,732,133.56	203,187,405.87
Ingresos de Operaciones	1,292,071,181.47	1,261,982,991.67	113,456,882.61	99,432,499.01	116,294,938.77	101,941,043.62	100,556,216.72	103,761,225.63	106,585,659.65	112,296,719.43	103,723,955.97	112,179,324.31	106,910,801.25	162,145,880.17	1,339,285,147.14
Egresos Generales	642,523,558.17	642,143,386.10	44,299,040.63	50,424,520.83	54,874,343.03	56,318,777.32	50,833,527.90	58,043,686.60	50,195,189.26	52,372,157.64	49,502,094.47	42,722,838.51	49,949,669.11	61,402,613.82	620,938,459.13
Gastos Administrativos	283,656,654.28	320,464,074.82	24,169,458.83	24,757,665.43	27,728,712.04	29,474,107.79	26,200,512.96	27,266,516.23	25,944,167.74	24,854,230.90	24,029,445.53	25,067,109.94	27,829,204.45	32,306,179.40	319,627,311.25
Gastos Generales	126,086,281.35	127,346,690.10	9,424,667.15	9,828,615.75	12,938,109.37	11,256,020.11	10,864,091.18	12,261,778.45	12,872,705.63	10,346,324.67	11,718,611.29	11,303,334.06	11,344,648.65	14,517,399.53	138,676,305.84
Gastos de Depreciación	48,252,695.74	49,382,881.32	3,743,714.81	3,636,978.85	3,731,538.64	4,063,878.72	3,813,699.80	1,916,981.04	3,530,751.99	3,629,016.63	3,453,457.86	3,544,256.20	3,505,502.03	4,521,469.87	43,091,246.44
Otros Gastos	184,527,926.80	144,949,739.85	6,961,199.84	12,201,260.80	10,475,982.98	11,524,770.70	9,955,223.96	16,598,410.88	7,847,563.90	13,542,585.44	10,300,579.79	2,808,138.31	7,270,313.98	10,057,565.02	119,543,595.60
Utilidad antes de Provisiones	649,547,623.30	619,839,605.57	69,157,841.98	49,007,978.18	61,420,595.74	45,622,266.30	49,722,688.82	45,717,539.03	56,390,470.39	59,924,561.79	54,221,861.50	69,456,485.80	56,961,132.14	100,743,266.35	718,346,688.01
Provisiones por Cuentas Malas	507,828,793.68	78,568,437.76	4,206,834.22	4,052,540.60	8,857,329.80	7,737,421.07	-5,600,057.42	3,052,573.36	8,456,330.33	-4,175,378.03	-2,233,605.48	-29,981,626.25	11,408,419.10	55,534,558.05	61,315,339.35
Utilidad del Periodo	141,718,829.62	541,271,167.81	64,951,007.76	44,955,437.58	52,563,265.94	37,884,845.23	55,322,746.24	42,664,965.67	47,934,140.06	64,099,939.82	56,455,466.98	99,438,112.05	45,552,713.04	45,208,708.30	657,031,348.66