



ESTADO DE RESULTADO COMPARATIVO
SISTEMA BANCARIO NACIONAL
ACUMULADO 2003, ACUMULADO 2004 Y ENERO - DICIEMBRE 2005
 (En Balboas)

Descripcion	2003	2004												2005	
	Ene. - Dic.	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	1,447,332,261.50	1,429,034,176.68	135,730,382.61	123,760,261.88	141,955,065.27	135,457,121.49	139,457,565.25	145,359,789.81	149,043,286.66	154,148,289.07	154,057,390.44	154,062,580.42	149,570,106.51	166,514,538.74	1,749,116,378.15
Préstamos	1,111,067,268.82	1,090,908,041.47	99,824,904.31	90,791,513.77	102,174,485.32	100,105,793.48	101,496,919.82	104,158,107.15	109,719,875.26	113,719,595.62	112,615,879.23	115,826,682.70	115,777,173.63	130,446,800.98	1,296,657,731.27
Depósitos	93,261,942.35	81,837,856.07	12,721,090.08	11,689,581.03	12,468,121.51	12,471,879.70	13,603,917.16	13,485,607.54	13,345,771.96	13,417,603.05	13,286,972.43	13,763,779.54	14,155,827.00	16,173,024.95	160,583,175.95
Inversiones	224,177,887.79	246,791,983.94	22,179,671.45	20,837,096.16	26,492,076.91	22,423,304.24	23,875,591.40	26,766,336.79	25,512,389.04	23,095,864.61	26,172,399.47	22,610,230.45	17,893,700.32	17,614,015.18	275,472,676.02
Arrendamiento Financiero	2,884,359.74	2,150,087.26	161,240.40	153,316.39	118,528.72	142,956.63	149,014.66	135,667.11	137,488.36	148,157.73	145,546.82	149,766.04	165,993.41	163,417.42	1,771,093.69
Otros Ingresos	15,940,802.80	7,346,207.94	843,476.37	288,754.53	701,852.81	313,187.44	332,122.21	814,071.22	327,762.04	3,767,068.06	1,836,592.49	1,712,121.69	1,577,412.15	2,117,280.21	14,631,701.22
Egresos de Operaciones	660,597,637.24	636,441,944.32	65,067,552.54	60,202,529.76	67,977,951.98	66,625,711.42	69,938,499.62	71,433,966.18	73,840,799.15	82,423,522.23	78,313,887.16	81,819,696.03	83,710,468.86	89,599,931.62	890,954,516.55
Intereses Pagados	605,047,260.97	582,294,219.21	60,461,711.58	55,931,476.88	64,513,757.43	62,307,398.50	65,861,939.33	65,931,508.11	69,725,753.06	77,712,326.41	73,931,391.70	77,287,150.15	78,792,721.86	85,903,499.43	838,360,634.44
Comisiones	55,550,376.27	54,147,725.11	4,605,840.96	4,271,052.88	3,464,194.55	4,318,312.92	4,076,560.29	5,502,458.07	4,115,046.09	4,711,195.82	4,382,495.46	4,532,545.88	4,917,747.00	3,696,432.19	52,593,882.11
Ingreso Neto de Intereses	786,734,624.26	792,592,232.36	70,662,830.07	63,557,732.12	73,977,113.29	68,831,410.07	69,519,065.63	73,925,823.63	75,202,487.51	71,724,766.84	75,743,503.28	72,242,884.39	65,859,637.65	76,914,607.12	858,161,861.60
Otros Ingresos	475,248,367.41	560,456,350.20	36,596,537.80	36,300,437.16	48,279,577.82	33,974,743.42	40,591,822.82	51,618,778.10	42,542,848.29	37,945,962.22	42,847,774.89	40,817,069.64	40,013,336.83	98,057,040.74	549,585,929.73
Comisiones	233,238,608.27	247,556,019.85	19,981,094.06	19,546,130.53	21,718,384.98	21,556,974.50	21,361,187.90	24,063,849.23	22,041,430.71	23,148,390.39	23,254,578.77	24,159,709.59	23,681,577.54	27,828,045.68	272,341,353.88
Operaciones con Divisas	5,253,446.41	4,046,478.20	645,882.53	186,554.85	379,051.23	798,695.84	2,272,526.69	-1,488,839.40	429,496.06	367,282.87	217,232.62	360,889.94	379,542.38	482,697.78	5,031,013.39
Dividendos	81,535,140.79	97,586,328.97	9,531,128.13	7,362,931.23	7,517,537.61	7,985,034.67	6,808,818.02	13,893,149.12	12,368,995.85	5,453,681.70	8,977,718.39	7,518,456.63	4,213,757.23	13,717,158.64	105,348,367.22
Otros Ingresos	155,221,171.94	211,267,523.18	6,438,433.08	9,204,820.55	18,664,604.00	3,634,038.41	10,149,290.21	15,150,619.15	7,702,925.67	8,976,607.26	10,398,245.11	8,778,013.48	11,738,459.68	56,029,138.64	166,865,195.24
Ingresos de Operaciones	1,261,982,991.67	1,353,048,582.56	107,259,367.87	99,858,169.28	122,256,691.11	102,806,153.49	110,110,888.45	125,544,601.73	117,745,335.80	109,670,729.06	118,591,278.17	113,059,954.03	105,872,974.48	174,971,647.86	1,407,747,791.33
Egresos Generales	615,295,348.33	637,955,635.79	52,668,437.60	34,880,468.85	52,926,394.28	60,762,269.15	55,087,595.95	60,440,610.41	52,998,424.32	54,169,959.78	70,162,294.37	56,206,871.73	59,202,401.65	67,751,125.63	677,256,853.72
Gastos Administrativos	320,464,074.82	331,107,380.80	26,268,098.15	28,449,372.82	32,667,208.47	30,402,058.84	28,486,223.47	30,759,502.96	29,371,580.68	29,244,406.83	28,111,378.82	28,518,304.21	29,032,264.22	36,670,284.19	357,980,683.66
Gastos Generales	127,346,690.10	142,146,537.30	10,518,004.86	8,989,357.53	12,433,946.21	13,235,661.60	13,314,566.31	12,570,622.95	12,499,585.57	12,674,981.68	13,866,373.36	12,728,404.13	14,190,221.30	13,893,193.56	150,914,919.06
Gastos de Depreciación	49,382,881.32	43,406,769.42	3,691,962.92	3,535,453.92	3,845,796.03	3,606,634.84	3,648,445.78	3,836,187.01	3,809,889.39	3,748,195.94	3,914,616.43	3,890,132.48	3,781,227.74	3,858,703.08	45,167,245.56
Otros Gastos	118,101,702.08	121,294,948.27	12,190,371.67	-6,093,715.42	3,979,443.57	13,517,913.87	9,638,360.39	13,274,297.49	7,317,368.68	8,502,375.33	24,269,925.76	11,070,030.91	12,198,688.39	13,328,944.80	123,194,005.44
Utilidad antes de Provisiones	646,687,643.34	715,092,946.77	54,590,930.27	64,977,700.43	69,330,296.83	42,043,884.34	55,023,292.50	65,103,991.32	64,746,911.48	55,500,769.28	48,428,983.80	56,853,082.30	46,670,572.83	107,220,522.23	730,490,937.61
Provisiones por Cuentas Malas	105,416,475.53	103,040,339.35	-1,474,242.86	9,204,305.56	26,533,195.11	6,072,145.59	7,677,478.73	4,021,636.76	5,238,675.48	7,648,905.89	-7,741,517.54	8,708,185.37	10,784,020.69	15,072,105.36	91,744,894.14
Utilidad del Periodo	541,271,167.81	612,052,607.42	56,065,173.13	55,773,394.87	42,797,101.72	35,971,738.75	47,345,813.77	61,082,354.56	59,508,236.00	47,851,863.39	56,170,501.34	48,144,896.93	35,886,552.14	92,148,416.87	638,746,043.47