



**ESTADO DE RESULTADO MENSUAL**  
**SISTEMA BANCARIO NACIONAL**  
**ACUMULADO 2004 Y ENERO - DICIEMBRE 2005**  
 (En Balboas)

Descripción	2004												2005	
	Acumulado Anual	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Acumulado Anual
Ingresos Por Intereses	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	1,090,908,041.47	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	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	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	2,150,087.26	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	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	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	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	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	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	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	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	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	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	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	1,353,048,582.56	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	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	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	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	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	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	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	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	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