



ESTADO DE RESULTADO
Banco Nacional de Panamá
ENERO - DICIEMBRE 2005
(En Balboas)

| Descripción | Enero | Febrero | Marzo | Trimestre I | Abril | Mayo | Junio | Trimestre II | Julio | Agosto | Septiembre | Trimestre III | Octubre | Noviembre | Diciembre | Trimestre IV | Acumulado Anual |
|-------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|
| Ingresos Por Intereses | 15,772,729.72 | 14,182,171.24 | 16,105,239.87 | 46,060,140.83 | 15,308,159.25 | 15,850,313.75 | 16,134,859.64 | 47,293,332.64 | 15,862,363.86 | 16,498,267.57 | 15,599,764.63 | 47,960,396.06 | 15,027,798.70 | 14,790,694.38 | 24,564,293.45 | 54,382,786.53 | 195,696,656.06 |
| Préstamos | 11,754,437.87 | 10,569,925.73 | 11,641,694.99 | 33,966,058.59 | 11,386,303.04 | 11,559,132.64 | 11,167,665.53 | 34,113,101.21 | 11,456,269.12 | 11,849,899.20 | 10,990,120.82 | 34,296,289.14 | 10,537,098.70 | 10,090,358.52 | 18,546,097.97 | 39,173,555.19 | 141,549,004.13 |
| Depósitos | 2,009,288.86 | 2,069,408.76 | 2,419,248.59 | 6,497,946.21 | 2,339,472.36 | 2,695,570.05 | 2,714,025.20 | 7,749,067.61 | 2,831,743.53 | 3,002,014.71 | 2,820,216.69 | 8,653,974.93 | 2,987,781.36 | 3,093,252.39 | 3,133,532.03 | 9,214,565.78 | 32,115,554.53 |
| Inversiones | 1,399,572.30 | 1,374,440.87 | 1,395,817.06 | 4,169,830.23 | 1,354,503.05 | 1,368,749.88 | 1,576,364.71 | 4,299,617.64 | 1,374,738.37 | 1,255,308.31 | 1,312,213.66 | 3,942,260.34 | 1,158,628.45 | 1,401,699.66 | 2,229,546.90 | 4,789,875.01 | 17,201,583.22 |
| Arrendamiento Financiero | 14,943.96 | 16,470.16 | 9,887.75 | 41,301.87 | 11,368.88 | 9,430.54 | 8,335.15 | 29,134.57 | 9,656.75 | 9,302.29 | 15,607.46 | 34,566.50 | 25,452.39 | 38,267.51 | 12,491.73 | 76,211.63 | 181,214.57 |
| Otros Ingresos | 594,486.73 | 151,925.72 | 638,591.48 | 1,385,003.93 | 216,511.92 | 217,430.64 | 668,469.05 | 1,102,411.61 | 189,956.09 | 381,743.06 | 461,606.00 | 1,033,305.15 | 318,837.80 | 167,116.30 | 642,624.82 | 1,128,578.92 | 4,649,299.61 |
| Egresos de Operaciones | 3,547,015.97 | 3,432,070.48 | 5,230,736.25 | 12,209,822.70 | 4,191,437.48 | 4,602,499.36 | 4,461,001.63 | 13,254,938.47 | 4,644,312.11 | 4,987,826.88 | 4,827,995.30 | 14,460,134.29 | 5,003,938.61 | 5,102,066.10 | 6,187,160.08 | 16,293,164.79 | 56,218,060.25 |
| Intereses Pagados | 3,529,573.60 | 3,427,040.63 | 5,218,637.87 | 12,175,252.10 | 4,178,588.50 | 4,593,834.25 | 4,455,421.16 | 13,227,843.91 | 4,638,961.67 | 4,971,076.85 | 4,819,133.66 | 14,429,172.18 | 4,991,850.74 | 5,082,838.48 | 6,177,604.23 | 16,252,293.45 | 56,084,561.64 |
| Comisiones | 17,442.37 | 5,029.85 | 12,098.38 | 34,570.60 | 12,848.98 | 8,665.11 | 5,580.47 | 27,094.56 | 5,350.44 | 16,750.03 | 8,861.64 | 30,962.11 | 12,087.87 | 19,227.62 | 9,555.85 | 40,871.34 | 133,498.61 |
| Ingreso Neto de Intereses | 12,225,713.75 | 10,750,100.76 | 10,874,503.62 | 33,850,318.13 | 11,116,721.77 | 11,247,814.39 | 11,673,858.01 | 34,038,394.17 | 11,218,051.75 | 11,510,440.69 | 10,771,769.33 | 33,500,261.77 | 10,023,860.09 | 9,688,628.28 | 18,377,133.37 | 38,089,621.74 | 139,478,595.81 |
| Otros Ingresos | 2,939,374.75 | 923,394.94 | 941,748.37 | 4,804,518.06 | 1,170,850.61 | 988,424.66 | 1,065,609.69 | 3,224,884.96 | 892,910.28 | 1,030,780.63 | 1,039,984.36 | 2,963,675.27 | 875,116.51 | 960,215.34 | 1,686,182.93 | 3,521,514.78 | 14,514,593.07 |
| Comisiones | 927,303.47 | 896,560.72 | 884,818.80 | 2,708,682.99 | 842,790.10 | 961,760.15 | 902,613.69 | 2,707,163.94 | 876,176.86 | 1,001,472.86 | 924,265.33 | 2,801,915.05 | 925,892.18 | 908,180.76 | 2,121,703.33 | 3,955,776.27 | 12,173,538.25 |
| Operaciones con Divisas | 2,049.28 | 15,357.63 | 4,004.61 | 21,411.52 | 1,078.58 | 789.06 | 1,980.81 | 3,848.45 | 3,744.33 | 18,054.47 | 4,863.82 | 26,662.62 | 2,206.76 | 3,843.59 | 5,138.61 | 11,188.96 | 63,111.55 |
| Dividendos | 1,994,608.82 | 0.00 | 17,850.45 | 2,012,459.27 | 313,320.44 | 11,787.25 | 150,665.52 | 475,773.21 | 0.00 | 1,206.00 | 0.00 | 1,206.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,489,438.48 |
| Otros Ingresos | 15,413.18 | 11,476.59 | 35,074.51 | 61,964.28 | 13,661.49 | 14,088.20 | 10,349.67 | 38,099.36 | 12,989.09 | 10,047.30 | 110,855.21 | 133,891.60 | -52,982.43 | 48,190.99 | -440,659.01 | -445,450.45 | -211,495.21 |
| Ingresos de Operaciones | 15,165,088.50 | 11,673,495.70 | 11,816,251.99 | 38,654,836.19 | 12,287,572.38 | 12,236,239.05 | 12,739,467.70 | 37,263,279.13 | 12,110,962.03 | 12,541,221.32 | 11,811,753.69 | 36,463,937.04 | 10,898,976.60 | 10,648,843.62 | 20,063,316.30 | 41,611,136.52 | 153,993,188.88 |
| Egresos Generales | 4,615,100.90 | 3,956,504.39 | 4,591,351.76 | 13,162,957.05 | 6,332,853.11 | 6,486,552.92 | 4,372,966.33 | 17,192,372.36 | 4,336,429.27 | 5,758,416.82 | 5,396,743.74 | 15,491,589.83 | 4,269,568.54 | 5,018,087.70 | 194,411.46 | 9,482,067.70 | 55,328,986.94 |
| Gastos Administrativos | 2,220,714.28 | 2,321,391.03 | 2,494,541.35 | 7,036,646.66 | 2,512,963.93 | 2,529,754.32 | 2,448,576.03 | 7,491,294.28 | 2,477,968.85 | 2,592,462.73 | 2,559,218.07 | 7,629,649.65 | 2,669,475.12 | 2,495,848.39 | 3,122,602.66 | 8,287,926.17 | 30,445,516.76 |
| Gastos Generales | 754,957.72 | 621,404.04 | 647,634.56 | 2,023,996.32 | 721,897.95 | 683,665.40 | 693,398.73 | 2,098,962.08 | 706,827.85 | 757,297.93 | 838,215.16 | 2,302,340.94 | 817,355.20 | 960,386.44 | 1,206,066.88 | 2,983,808.52 | 9,409,107.86 |
| Gastos de Depreciación | 374,132.55 | 357,020.30 | 360,671.93 | 1,091,824.78 | 362,148.52 | 359,766.46 | 377,625.51 | 1,099,540.49 | 374,416.80 | 449,635.10 | 385,470.35 | 1,209,522.25 | 372,537.71 | 368,188.56 | 387,890.17 | 1,128,616.44 | 4,529,503.96 |
| Otros Gastos | 1,265,296.35 | 656,689.02 | 1,088,503.92 | 3,010,489.29 | 2,735,842.71 | 2,913,366.74 | 853,366.06 | 6,502,575.51 | 777,215.77 | 1,959,021.06 | 1,613,840.16 | 4,350,076.99 | 410,200.51 | 1,193,664.31 | -4,522,148.25 | -2,918,283.43 | 10,944,858.36 |
| Utilidad antes de Provisiones | 10,549,987.60 | 7,716,991.31 | 7,224,900.23 | 25,491,879.14 | 5,954,719.27 | 5,749,686.13 | 8,366,501.37 | 20,070,906.77 | 7,774,532.76 | 6,782,804.50 | 6,415,009.95 | 20,972,347.21 | 6,629,408.06 | 5,630,755.92 | 19,868,904.84 | 32,129,068.82 | 98,664,201.94 |
| Provisiones por Cuentas Malas | 4,083,000.00 | 0.00 | 0.00 | 4,083,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,000,000.00 | 0.00 | 2,000,000.00 | 6,083,000.00 |
| Utilidad del Periodo | 6,466,987.60 | 7,716,991.31 | 7,224,900.23 | 21,408,879.14 | 5,954,719.27 | 5,749,686.13 | 8,366,501.37 | 20,070,906.77 | 7,774,532.76 | 6,782,804.50 | 6,415,009.95 | 20,972,347.21 | 6,629,408.06 | 3,630,755.92 | 19,868,904.84 | 30,129,068.82 | 92,581,201.94 |