

**PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO  
BANCA PRIVADA  
DE DICIEMBRE 2018 A DICIEMBRE 2020  
( En Millones de Balboas)**

|                               | 2018         | 2019        |              |               |              | 2020        |              |               |              | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|--------------------|
|                               | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |                    |
| Ingresos Por Intereses        | 4,437.45     | 1,167.79    | 2,396.35     | 3,572.21      | 4,742.94     | 1,165.50    | 2,253.97     | 3,322.50      | 4,365.78     | (377.16)           |
| Préstamos                     | 3,861.59     | 999.53      | 2,057.34     | 3,070.10      | 4,081.56     | 1,010.10    | 1,966.01     | 2,908.18      | 3,820.96     | (260.60)           |
| Depósitos                     | 147.85       | 47.53       | 96.71        | 143.22        | 184.83       | 38.36       | 62.07        | 82.65         | 101.85       | (82.99)            |
| Inversiones                   | 422.25       | 118.78      | 238.45       | 353.14        | 468.95       | 115.30      | 222.44       | 326.67        | 438.74       | (30.21)            |
| Arrendamiento Financiero      | 3.10         | 1.57        | 3.18         | 4.83          | 6.44         | 1.52        | 2.99         | 4.32          | 5.51         | (0.93)             |
| Otros Ingresos                | 2.66         | 0.38        | 0.67         | 0.93          | 1.16         | 0.22        | 0.46         | 0.69          | (1.27)       | (2.43)             |
| Egresos de Operaciones        | 2,290.93     | 628.05      | 1,296.43     | 1,935.83      | 2,581.15     | 644.98      | 1,226.46     | 1,809.01      | 2,403.39     | (177.75)           |
| Intereses Pagados             | 2,090.02     | 577.79      | 1,192.60     | 1,777.59      | 2,363.72     | 585.48      | 1,126.81     | 1,661.97      | 2,198.21     | (165.51)           |
| Comisiones                    | 200.92       | 50.26       | 103.83       | 158.24        | 217.43       | 59.50       | 99.65        | 147.03        | 205.18       | (12.24)            |
| Ingreso Neto de Intereses     | 2,146.52     | 539.74      | 1,099.92     | 1,636.38      | 2,161.79     | 520.53      | 1,027.51     | 1,513.49      | 1,962.38     | (199.41)           |
| Otros Ingresos                | 1,834.21     | 407.64      | 869.76       | 1,341.46      | 1,808.02     | 440.25      | 802.19       | 1,199.89      | 1,676.66     | (131.36)           |
| Comisiones                    | 831.50       | 190.66      | 398.25       | 610.79        | 825.67       | 193.90      | 320.11       | 478.65        | 663.99       | (161.68)           |
| Operaciones con Divisas       | 19.82        | 5.06        | 10.30        | 15.25         | 20.63        | 4.91        | 7.30         | 9.88          | 13.25        | (7.38)             |
| Dividendos                    | 466.48       | 100.63      | 196.83       | 306.64        | 441.82       | 127.89      | 230.80       | 312.77        | 400.73       | (41.10)            |
| Otros Ingresos                | 516.41       | 111.30      | 264.38       | 408.78        | 519.90       | 113.56      | 243.98       | 398.60        | 598.69       | 78.79              |
| Ingresos de Operaciones       | 3,980.73     | 947.39      | 1,969.68     | 2,977.84      | 3,969.81     | 960.78      | 1,829.71     | 2,713.39      | 3,639.04     | (330.77)           |
| Egresos Generales             | 2,131.68     | 496.12      | 1,070.21     | 1,616.55      | 2,131.70     | 524.78      | 979.44       | 1,411.57      | 1,861.95     | (269.75)           |
| Gastos Administrativos        | 1,133.61     | 276.25      | 585.01       | 875.75        | 1,161.87     | 275.35      | 507.55       | 726.03        | 911.74       | (250.13)           |
| Gastos Generales              | 264.74       | 61.12       | 131.73       | 210.88        | 288.07       | 62.91       | 118.12       | 167.77        | 232.73       | (55.34)            |
| Gastos de Depreciación        | 117.82       | 35.96       | 79.22        | 117.48        | 157.14       | 39.49       | 79.47        | 120.09        | 163.88       | 6.74               |
| Otros Gastos                  | 615.51       | 122.79      | 274.25       | 412.44        | 524.62       | 147.03      | 274.31       | 397.69        | 553.60       | 28.98              |
| Utilidad antes de Provisiones | 1,849.05     | 451.27      | 899.47       | 1,361.28      | 1,838.11     | 435.99      | 850.26       | 1,301.81      | 1,777.09     | (61.02)            |
| Provisiones por Cuentas Malas | 574.86       | 121.75      | 249.34       | 383.74        | 593.76       | 167.01      | 431.99       | 675.41        | 1,102.07     | 508.31             |
| Utilidad del Periodo          | 1,274.19     | 329.52      | 650.13       | 977.54        | 1,244.35     | 268.98      | 418.27       | 626.41        | 675.02       | (569.33)           |