



Fecha: 14 de Marzo de 2005

**SISTEMA BANCARIO NACIONAL  
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS  
(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	835,962,000.71	476,497,839.47	862,154,503.90	1,308,388,719.80	1,820,450,969.23
Préstamos	642,976,449.58	392,847,326.90	706,210,343.67	1,081,672,211.93	1,510,197,288.61
Depósitos	58,440,109.68	16,425,265.88	31,092,409.73	46,784,915.25	74,021,739.15
Inversiones	132,208,574.26	65,361,116.01	123,659,532.39	177,927,402.17	233,300,941.85
Arrendamientos	1,015,148.52	1,455,572.16	543,726.60	1,008,441.44	1,512,988.85
Otros	1,321,718.67	408,558.52	648,491.51	995,749.01	1,418,010.77
EGRESOS DE OPERACIONES	594,926,369.05	184,230,308.02	347,032,554.64	527,265,807.70	810,490,391.34
Intereses Pagados	560,582,671.02	174,453,922.38	302,985,253.67	458,310,520.61	709,583,737.73
Comisiones	34,343,698.03	9,776,385.65	44,047,300.97	68,955,287.09	100,906,653.61
INGRESO NETO DE INTERESES	241,035,631.66	292,267,531.45	515,121,949.26	781,122,912.10	1,009,960,577.89
OTROS INGRESOS	303,238,309.56	156,568,816.35	286,768,194.81	434,159,444.51	655,787,761.53
Comisiones	101,015,919.63	74,560,581.98	160,691,471.24	230,358,225.20	338,379,515.88
Oper. con Divisas	5,978,263.02	6,593,019.58	-171,894.45	-30,103.81	2,987,418.69
Dividendos	1,840,360.09	197,083.28	2,184,366.35	1,853,459.00	4,173,612.51
Otros Ingresos	194,403,766.82	75,218,131.51	124,064,251.67	201,977,864.12	310,247,214.45
INGRESOS DE OPERACIONES	544,273,941.22	448,836,347.80	801,890,144.07	1,215,282,356.61	1,665,748,339.42
EGRESOS GENERALES	559,869,201.35	232,586,898.66	417,567,151.16	630,856,250.81	909,183,777.46
Gastos Administrativos	340,182,271.02	125,549,543.23	231,018,872.34	354,032,993.99	535,879,337.76
Gastos Generales	50,792,941.09	23,619,064.78	49,352,950.85	78,421,142.14	110,920,187.89
G. de Depreciación	44,649,348.05	16,335,332.07	29,784,418.27	46,320,921.09	67,598,540.39
Otros Gastos	124,244,641.19	67,082,958.58	107,410,909.70	152,081,193.59	194,785,711.42
UTILIDADES ANTES DE PROVISIONES	-15,595,260.13	216,249,449.14	384,322,992.91	584,426,105.80	756,564,561.96
CUENTAS MALAS	62,200,778.55	19,366,517.10	29,270,597.57	46,990,109.02	70,033,585.70



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Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-77,796,038.68	196,882,932.05	355,052,395.34	537,435,996.78	686,530,976.26