



Fecha: 14 de Marzo de 2005

BANCO NACIONAL DE PANAMÁ
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|---------------------------------|----------------|---------------|---------------|----------------|----------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 147,892,857.00 | 35,248,994.00 | 71,301,886.00 | 110,424,747.00 | 154,881,892.00 |
| Préstamos | 118,806,668.00 | 28,576,720.00 | 58,322,383.00 | 91,157,869.00 | 129,339,641.00 |
| Depósitos | 14,351,179.00 | 2,704,262.00 | 4,910,726.00 | 7,012,917.00 | 9,178,663.00 |
| Inversiones | 14,262,628.00 | 3,885,194.00 | 7,924,005.00 | 12,028,214.00 | 16,074,986.00 |
| Arrendamientos | 472,382.00 | 82,818.00 | 144,772.00 | 225,747.00 | 288,602.00 |
| Otros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 29,532,880.00 | 6,528,895.00 | 13,364,030.00 | 20,804,945.00 | 30,572,482.00 |
| Intereses Pagados | 29,298,160.00 | 6,499,884.00 | 13,286,873.00 | 20,686,798.00 | 30,426,185.00 |
| Comisiones | 234,720.00 | 29,011.00 | 77,157.00 | 118,147.00 | 146,297.00 |
| INGRESO NETO DE INTERESES | 118,359,977.00 | 28,720,099.00 | 57,937,856.00 | 89,619,802.00 | 124,309,410.00 |
| OTROS INGRESOS | 26,684,129.00 | 7,845,429.00 | 9,558,910.00 | 11,147,592.00 | 14,624,544.00 |
| Comisiones | 12,912,607.00 | 3,078,593.00 | 6,025,780.00 | 9,031,297.00 | 11,603,228.00 |
| Oper. con Divisas | 30,861.00 | 6,275.00 | -6,829.00 | 135.00 | 2,307.00 |
| Dividendos | 1,481,643.00 | 76,899.00 | 166,254.00 | 257,536.00 | 634,309.00 |
| Otros Ingresos | 12,259,018.00 | 4,683,662.00 | 3,373,705.00 | 1,858,624.00 | 2,384,700.00 |
| INGRESOS DE OPERACIONES | 145,044,106.00 | 36,565,528.00 | 67,496,766.00 | 100,767,394.00 | 138,933,954.00 |
| EGRESOS GENERALES | 47,181,973.00 | 12,061,606.00 | 26,355,182.00 | 35,587,924.00 | 48,932,768.00 |
| Gastos Administrativos | 30,866,309.00 | 6,580,757.00 | 13,227,342.00 | 20,296,398.00 | 27,902,341.00 |
| Gastos Generales | 6,879,870.00 | 1,965,590.00 | 3,867,656.00 | 6,265,435.00 | 8,255,559.00 |
| G. de Depreciación | 3,915,285.00 | 893,435.00 | 1,796,523.00 | 2,852,653.00 | 3,838,049.00 |
| Otros Gastos | 5,520,509.00 | 2,621,824.00 | 7,463,661.00 | 6,173,438.00 | 8,936,819.00 |
| UTILIDADES ANTES DE PROVISIONES | 97,862,133.00 | 24,503,922.00 | 41,141,584.00 | 65,179,470.00 | 90,001,186.00 |
| CUENTAS MALAS | 7,876,101.00 | 1,043,384.00 | 5,500,000.00 | 15,654,660.00 | 36,803,134.00 |



Fecha: 14 de Marzo de 2005

BANCO NACIONAL DE PANAMÁ
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|----------------------|---------------|---------------|---------------|---------------|---------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| UTILIDAD DEL PERIODO | 89,986,032.00 | 23,460,538.00 | 35,641,584.00 | 49,524,810.00 | 53,198,052.00 |