



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

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	264,130,274.00	66,376,738.00	127,892,530.00	189,959,408.00	246,569,345.00
Préstamos	155,900,897.00	38,616,233.00	77,874,682.00	118,219,171.00	158,909,473.00
Depósitos	76,575,307.00	19,561,807.00	32,742,465.00	46,671,775.00	52,982,498.00
Inversiones	30,858,517.00	8,089,101.00	17,049,392.00	24,719,611.00	34,189,901.00
Arrendamientos	82,250.00	16,055.00	34,906.00	49,523.00	66,690.00
Otros	713,303.00	93,542.00	191,085.00	299,328.00	420,783.00
EGRESOS DE OPERACIONES	90,234,927.00	23,361,836.00	45,018,720.00	66,494,497.00	84,595,069.00
Intereses Pagados	90,073,826.00	23,332,727.00	44,940,641.00	66,378,285.00	84,444,567.00
Comisiones	161,101.00	29,109.00	78,079.00	116,212.00	150,502.00
INGRESO NETO DE INTERESES	173,895,347.00	43,014,902.00	82,873,810.00	123,464,911.00	161,974,276.00
OTROS INGRESOS	23,903,899.50	4,400,341.00	9,614,499.00	14,703,460.00	20,124,157.00
Comisiones	16,989,689.59	3,380,308.00	6,900,284.00	10,570,770.00	14,327,572.00
Oper. con Divisas	144,648.00	31,580.00	56,882.00	106,023.00	131,829.00
Dividendos	626,347.00	31,876.00	315,326.00	352,174.00	385,940.00
Otros Ingresos	6,143,214.91	956,577.00	2,342,007.00	3,674,493.00	5,278,816.00
INGRESOS DE OPERACIONES	197,799,246.50	47,415,243.00	92,488,309.00	138,168,371.00	182,098,433.00
EGRESOS GENERALES	61,641,218.50	15,667,738.00	31,685,921.00	48,346,948.00	71,527,706.00
Gastos Administrativos	38,725,267.50	10,680,309.00	21,076,510.00	31,874,136.00	42,689,874.00
Gastos Generales	9,010,826.00	1,989,687.00	4,403,392.00	6,817,612.00	10,316,456.00
G. de Depreciación	4,016,295.00	967,718.00	1,956,034.00	2,969,165.00	4,030,040.00
Otros Gastos	9,888,830.00	2,030,024.00	4,249,985.00	6,686,035.00	14,491,336.00
UTILIDADES ANTES DE PROVISIONES	136,158,028.00	31,747,505.00	60,802,388.00	89,821,423.00	110,570,727.00
CUENTAS MALAS	978,758.00	1,921,585.00	1,699,625.00	1,003,093.00	196,231.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	135,179,270.00	29,825,920.00	59,102,763.00	88,818,330.00	110,374,496.00