



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

Descripcion	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	3,663,025,898.81	1,075,519,335.03	2,024,090,832.71	2,689,166,012.10	3,554,349,370.88	
Préstamos	3,229,086,741.82	942,910,171.23	1,797,978,445.19	2,404,197,227.29	3,167,152,556.74	
Depósitos	259,797,213.96	35,649,549.15	57,224,802.68	71,663,406.51	88,627,927.73	
Inversiones	164,453,179.88	92,019,964.33	161,276,075.12	207,129,231.31	289,677,412.72	
Arrendamientos	7,424,837.10	4,424,367.65	6,612,564.56	4,517,702.89	6,762,744.87	
Otros	2,263,926.05	515,282.66	998,945.16	1,658,444.10	2,128,728.82	
EGRESOS DE OPERACIONES	2,016,148,001.38	553,115,586.26	1,042,716,723.27	1,360,418,962.43	1,786,245,880.83	
Intereses Pagados	1,753,559,531.14	481,241,329.82	910,691,624.55	1,173,247,280.12	1,535,203,449.39	
Comisiones	262,588,470.24	71,874,256.43	132,025,098.72	187,171,682.31	251,042,431.44	
INGRESO NETO DE INTERESES	1,646,877,897.43	522,403,748.77	981,374,109.44	1,328,747,049.67	1,768,103,490.05	
OTROS INGRESOS	1,644,550,054.69	361,408,528.97	682,592,286.07	990,462,992.81	1,273,041,998.22	
Comisiones	1,055,367,951.59	228,796,669.77	434,728,607.87	592,649,924.10	788,044,995.07	
Oper. con Divisas	25,276,875.28	-1,614,292.79	7,674,487.31	26,391,220.98	35,356,040.23	
Dividendos	14,754,653.39	4,649,517.74	8,424,109.08	7,162,542.38	10,072,879.44	
Otros Ingresos	549,150,574.43	129,576,634.25	231,765,081.81	364,259,305.35	439,568,083.48	
INGRESOS DE OPERACIONES	3,291,427,952.12	883,812,277.74	1,663,966,395.51	2,319,210,042.48	3,041,145,488.27	
EGRESOS GENERALES	1,798,493,203.43	490,434,344.29	932,362,713.23	1,304,178,938.06	1,832,831,536.83	
Gastos Administrativos	1,011,474,643.56	281,380,224.90	545,324,733.05	758,067,373.61	1,063,859,481.49	
Gastos Generales	200,494,654.37	50,266,531.49	100,139,313.84	134,160,191.27	180,800,576.46	
G. de Depreciación	111,030,343.79	31,581,278.51	60,116,051.03	83,291,575.78	114,275,308.65	
Otros Gastos	475,493,561.71	127,206,309.40	226,782,615.31	328,659,797.40	473,896,170.23	
UTILIDADES ANTES DE PROVISIONES	1,492,934,748.69	393,377,933.45	731,603,682.28	1,015,031,104.42	1,208,313,951.44	
CUENTAS MALAS	458,246,882.01	135,884,608.95	258,871,041.36	348,085,037.84	450,302,438.22	



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

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	1,034,687,866.68	257,493,324.50	472,732,640.92	666,946,066.58	758,011,513.22