



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	246,569,345.00	47,970,685.00	97,070,950.00	145,630,879.00	197,228,122.00
Préstamos	158,909,473.00	38,460,462.00	77,109,590.00	115,730,332.00	154,761,015.00
Depósitos	52,982,498.00	1,170,748.00	2,724,213.00	4,548,572.00	6,306,819.00
Inversiones	34,189,901.00	8,236,794.00	17,084,471.00	25,076,187.00	35,751,831.00
Arrendamientos	66,690.00	9,878.00	20,211.00	29,012.00	38,971.00
Otros	420,783.00	92,803.00	132,465.00	246,776.00	369,486.00
EGRESOS DE OPERACIONES	84,595,069.00	16,136,088.00	32,394,388.00	48,029,620.00	62,815,617.00
Intereses Pagados	84,444,567.00	16,090,911.00	32,251,578.00	47,812,735.00	62,570,444.00
Comisiones	150,502.00	45,177.00	142,810.00	216,885.00	245,173.00
INGRESO NETO DE INTERESES	161,974,276.00	31,834,597.00	64,676,562.00	97,601,259.00	134,412,505.00
OTROS INGRESOS	20,124,157.00	6,375,474.00	11,569,561.00	17,891,901.00	27,572,083.00
Comisiones	14,327,572.00	3,511,278.00	7,097,419.00	10,546,283.00	14,275,805.00
Oper. con Divisas	131,829.00	38,941.00	51,301.00	77,600.00	95,078.00
Dividendos	385,940.00	1,189,755.00	1,221,431.00	1,243,165.00	1,270,899.00
Otros Ingresos	5,278,816.00	1,635,500.00	3,199,410.00	6,024,853.00	11,930,301.00
INGRESOS DE OPERACIONES	182,098,433.00	38,210,071.00	76,246,123.00	115,493,160.00	161,984,588.00
EGRESOS GENERALES	71,527,706.00	17,434,957.00	36,004,647.00	54,187,985.00	73,096,575.00
Gastos Administrativos	42,689,874.00	11,071,194.00	22,538,548.00	34,277,600.00	44,728,787.00
Gastos Generales	10,316,456.00	2,511,063.00	5,375,731.00	7,741,350.00	10,571,413.00
G. de Depreciación	4,030,040.00	1,123,767.00	2,411,981.00	3,507,634.00	4,706,837.00
Otros Gastos	14,491,336.00	2,728,933.00	5,678,387.00	8,661,401.00	13,089,538.00
UTILIDADES ANTES DE PROVISIONES	110,570,727.00	20,775,114.00	40,241,476.00	61,305,175.00	88,888,013.00
CUENTAS MALAS	196,231.00	-820,386.00	1,141,377.00	615,588.00	7,745,021.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	110,374,496.00	21,595,500.00	39,100,099.00	60,689,587.00	81,142,992.00