

**SISTEMA BANCARIO NACIONAL
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	3,409,815,500.47	1,139,239,179.09	2,043,962,274.26	2,668,444,196.49	3,674,310,377.84
PRESTAMOS	2,971,274,904.43	998,727,967.73	1,799,159,496.34	2,353,761,148.84	3,255,035,508.08
DEPOSITOS	56,300,654.89	18,300,778.32	32,493,915.37	47,387,100.83	61,851,438.23
INVERSIONES	372,137,707.85	118,070,906.03	206,573,838.57	262,066,651.78	354,181,574.78
ARRENDAMIENTOS	9,760,805.86	4,050,052.51	5,626,335.09	5,098,835.25	3,077,723.70
OTROS	341,427.44	89,474.50	108,688.89	130,459.79	164,133.05
EGRESOS DE OPERACIONES	1,550,261,427.28	534,616,276.89	955,384,091.22	1,228,814,189.90	1,717,531,666.76
INTERESES PAGADOS	1,214,832,565.81	430,940,329.45	763,445,451.31	964,199,676.73	1,346,038,109.67
COMISIONES	335,428,861.47	103,675,947.44	191,938,639.91	264,614,513.17	371,493,557.09
INGRESO NETO DE INTERESES	1,859,554,073.19	604,622,902.20	1,088,578,183.04	1,439,630,006.59	1,956,778,711.08
OTROS INGRESOS	1,451,725,498.64	498,522,572.26	869,083,642.03	1,200,965,742.62	1,527,641,971.22
COMISIONES	912,516,145.23	291,358,982.56	531,791,500.09	717,082,900.20	973,032,796.95
OPERACIONES CON DIVISAS	33,689,670.28	9,700,297.54	10,860,831.53	(4,665,193.68)	(4,254,434.71)
DIVIDENDOS	6,202,876.74	1,351,837.99	2,518,591.31	3,608,612.50	5,522,722.61
OTROS INGRESOS	499,316,806.39	196,111,454.17	323,912,719.10	484,939,423.60	553,340,886.37
INGRESOS DE OPERACIONES	3,311,279,571.83	1,103,145,474.46	1,957,661,825.07	2,640,595,749.21	3,484,420,682.30
EGRESOS GENERALES	2,024,598,950.24	623,056,131.49	1,131,924,942.23	1,529,248,752.23	2,069,611,329.47
GASTOS ADMINISTRATIVOS	1,201,568,209.13	380,025,248.32	689,940,397.04	937,543,144.10	1,259,918,591.97
GASTOS GENERALES	189,782,558.96	56,387,703.83	108,385,537.86	146,974,430.98	206,274,209.68
GASTOS DE DEPRECIACION	115,740,188.82	36,812,834.04	66,220,059.65	86,252,808.22	117,183,154.83
OTROS GASTOS	517,507,993.33	149,830,345.30	267,378,947.68	358,478,368.93	486,235,372.99
UTILIDADES ANTES DE PROVISIONES	1,286,680,621.59	480,089,342.97	825,736,882.84	1,111,346,996.98	1,414,809,352.83
CUENTAS MALAS	231,625,658.09	72,474,301.19	142,360,480.15	183,998,481.69	245,460,542.23
UTILIDAD DEL PERIODO	1,055,054,963.50	407,615,041.78	683,376,402.69	927,348,515.29	1,169,348,810.60