

Baneco, S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	97,653,731.37	28,030,327.72	57,272,992.40	79,327,485.90	120,090,157.76
PRESTAMOS	49,536,964.70	16,456,961.09	34,388,188.79	48,233,379.32	76,090,725.76
DEPOSITOS	3,754,388.84	665,684.91	660,774.34	857,962.08	1,161,652.60
INVERSIONES	44,362,377.83	10,907,681.72	22,224,029.27	30,236,144.50	42,837,779.40
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	21,500,680.64	5,670,015.77	11,516,909.06	16,227,116.97	24,348,182.49
INTERESES PAGADOS	18,006,967.03	4,797,607.91	9,836,698.91	13,867,602.04	20,773,122.92
COMISIONES	3,493,713.61	872,407.86	1,680,210.15	2,359,514.93	3,575,059.57
INGRESO NETO DE INTERESES	76,153,050.73	22,360,311.95	45,756,083.34	63,100,368.93	95,741,975.27
OTROS INGRESOS	44,886,521.03	12,947,910.46	23,959,009.04	34,967,413.03	47,566,191.94
COMISIONES	24,295,256.48	6,612,878.46	13,733,258.98	19,761,428.85	31,204,469.05
OPERACIONES CON DIVISAS	2,363,706.05	(208,468.57)	(879,455.81)	(926,058.02)	(2,425,917.27)
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	18,227,558.50	6,543,500.57	11,105,205.87	16,132,042.20	18,787,640.16
INGRESOS DE OPERACIONES	121,039,571.76	35,308,222.41	69,715,092.38	98,067,781.96	143,308,167.21
EGRESOS GENERALES	67,007,848.76	19,015,575.58	39,061,742.08	55,433,552.24	80,510,284.62
GASTOS ADMINISTRATIVOS	38,452,131.69	10,239,055.51	23,294,767.24	34,326,603.81	49,573,990.63
GASTOS GENERALES	6,181,569.22	1,686,893.69	3,720,428.49	5,155,983.20	7,452,163.05
GASTOS DE DEPRECIACION	7,530,963.10	3,059,386.71	3,813,891.17	4,772,946.62	6,654,512.48
OTROS GASTOS	14,843,184.75	4,030,239.67	8,232,655.18	11,178,018.61	16,829,618.46
UTILIDADES ANTES DE PROVISIONES	54,031,723.00	16,292,646.83	30,653,350.30	42,634,229.72	62,797,882.59
CUENTAS MALAS	7,201,000.00	900,000.00	4,317,684.00	5,850,367.01	10,518,102.01
UTILIDAD DEL PERIODO	46,830,723.00	15,392,646.83	26,335,666.30	36,783,862.71	52,279,780.58