

Banco Bilbao Vizcaya Argentaria (Panamá), 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	109,337,325.24	26,845,882.16	53,126,400.01	81,042,853.03	106,771,222.45
PRESTAMOS	106,223,990.34	26,079,086.09	51,441,283.55	78,750,277.75	103,602,161.71
DEPOSITOS	1,908,551.23	568,991.32	1,274,641.53	1,719,634.45	2,419,848.67
INVERSIONES	1,204,783.67	197,804.75	410,474.93	572,940.83	749,212.07
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	42,259,308.54	10,437,254.00	20,811,342.70	31,393,140.22	42,953,954.00
INTERESES PAGADOS	39,731,551.82	9,791,895.00	19,269,146.75	29,083,527.39	39,035,065.65
COMISIONES	2,527,756.72	645,359.00	1,542,195.95	2,309,612.83	3,918,888.35
INGRESO NETO DE INTERESES	67,078,016.70	16,408,628.16	32,315,057.31	49,649,712.81	63,817,268.45
OTROS INGRESOS	15,382,965.32	4,514,014.92	8,459,195.81	12,857,196.03	19,286,455.21
COMISIONES	12,223,109.21	3,275,354.73	6,496,547.99	10,116,757.37	15,610,838.56
OPERACIONES CON DIVISAS	0.00	186,454.45	397,373.95	592,533.60	853,692.49
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	3,159,856.11	1,052,205.74	1,565,273.87	2,147,905.06	2,821,924.16
INGRESOS DE OPERACIONES	82,460,982.02	20,922,643.08	40,774,253.12	62,506,908.84	83,103,723.66
EGRESOS GENERALES	39,796,172.40	10,258,211.08	20,153,894.44	30,658,679.26	40,517,418.57
GASTOS ADMINISTRATIVOS	28,247,218.91	8,045,006.93	15,050,891.74	22,356,595.26	28,885,822.68
GASTOS GENERALES	3,049,867.47	672,090.58	1,421,030.88	2,222,038.56	3,102,312.90
GASTOS DE DEPRECIACION	1,867,076.99	534,797.83	1,073,674.30	1,599,477.67	2,108,221.53
OTROS GASTOS	6,632,009.03	1,006,315.74	2,608,297.52	4,480,567.77	6,421,061.46
UTILIDADES ANTES DE PROVISIONES	42,664,809.62	10,664,432.00	20,620,358.68	31,848,229.58	42,586,305.09
CUENTAS MALAS	7,170,877.96	(989,359.28)	854,964.04	2,492,230.85	6,998,979.25
UTILIDAD DEL PERIODO	35,493,931.66	11,653,791.28	19,765,394.64	29,355,998.73	35,587,325.84