

**Banco Nacional de Panamá**  
**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	225,919,433.57	54,474,047.26	110,267,471.88	168,828,019.97	230,185,760.41
PRESTAMOS	157,311,998.83	40,958,125.30	83,213,474.70	127,050,619.50	171,832,106.14
DEPOSITOS	3,039,634.79	601,424.35	1,600,575.43	2,771,138.99	4,048,527.86
INVERSIONES	65,371,283.92	12,823,683.35	25,343,393.10	38,876,046.45	54,141,853.39
ARRENDAMIENTOS	6,388.59	2,639.76	2,639.76	2,639.76	2,639.76
OTROS	190,127.44	88,174.50	107,388.89	127,575.27	160,633.26
EGRESOS DE OPERACIONES	78,743,017.39	19,156,441.09	38,633,437.05	58,500,601.33	78,556,382.18
INTERESES PAGADOS	78,465,015.51	19,075,551.00	38,485,224.79	58,257,843.46	78,204,957.71
COMISIONES	278,001.88	80,890.09	148,212.26	242,757.87	351,424.47
INGRESO NETO DE INTERESES	147,176,416.18	35,317,606.17	71,634,034.83	110,327,418.64	151,629,378.23
OTROS INGRESOS	61,062,917.18	54,331,236.26	61,354,576.51	94,129,002.55	103,600,958.21
COMISIONES	17,001,103.98	3,972,008.32	8,300,921.46	12,871,807.31	16,709,335.04
OPERACIONES CON DIVISAS	16,974.27	18,107.62	(59,015.63)	(237,275.10)	268,875.80
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	44,044,838.93	50,341,120.32	53,112,670.68	81,494,470.34	86,622,747.37
INGRESOS DE OPERACIONES	208,239,333.36	89,648,842.43	132,988,611.34	204,456,421.19	255,230,336.44
EGRESOS GENERALES	94,158,164.93	24,306,744.20	50,093,988.45	78,321,237.40	109,691,283.90
GASTOS ADMINISTRATIVOS	59,300,107.51	15,763,668.92	32,267,171.45	49,127,871.01	66,829,861.95
GASTOS GENERALES	13,995,539.27	3,451,780.87	7,172,222.59	11,919,247.13	17,313,030.84
GASTOS DE DEPRECIACION	6,192,249.41	1,643,408.83	3,633,454.45	5,875,120.74	8,052,988.95
OTROS GASTOS	14,670,268.74	3,447,885.58	7,021,139.96	11,398,998.52	17,495,402.16
UTILIDADES ANTES DE PROVISIONES	114,081,168.43	65,342,098.23	82,894,622.89	126,135,183.79	145,539,052.54
CUENTAS MALAS	6,993,139.11	61,281.82	3,169,382.11	3,256,248.85	5,418,274.31
UTILIDAD DEL PERIODO	107,088,029.32	65,280,816.41	79,725,240.78	122,878,934.94	140,120,778.23