

**SISTEMA BANCARIO NACIONAL**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**

|                                 | 2022             | 2023             |                  |                  |                  |
|---------------------------------|------------------|------------------|------------------|------------------|------------------|
|                                 | Trimestre IV     | Trimestre I      | Trimestre II     | Trimestre III    | Trimestre IV     |
| INGRESO POR INTERESES           | 6,657,764,436.38 | 2,631,562,781.80 | 4,666,160,164.83 | 6,594,608,823.89 | 8,878,364,977.50 |
| PRESTAMOS                       | 5,647,703,158.31 | 2,154,058,478.49 | 3,879,426,997.08 | 5,297,679,521.49 | 7,134,391,062.07 |
| DEPOSITOS                       | 209,811,739.32   | 139,940,026.74   | 219,061,584.10   | 415,783,294.74   | 542,320,167.25   |
| INVERSIONES                     | 767,055,112.19   | 322,097,633.93   | 539,200,741.80   | 843,360,333.10   | 1,150,853,726.06 |
| ARRENDAMIENTOS                  | 20,200,594.28    | 7,251,553.14     | 13,222,555.85    | 16,499,389.48    | 23,017,707.25    |
| OTROS                           | 12,993,832.28    | 8,215,089.51     | 15,248,285.99    | 21,286,285.08    | 27,782,314.86    |
| EGRESOS DE OPERACIONES          | 2,991,142,050.12 | 1,362,615,182.44 | 2,463,010,731.46 | 3,314,948,496.36 | 4,550,448,881.20 |
| INTERESES PAGADOS               | 2,583,629,955.87 | 1,203,558,510.71 | 2,180,955,882.62 | 2,954,572,952.90 | 4,048,514,586.44 |
| COMISIONES                      | 407,512,094.24   | 159,056,671.73   | 282,054,848.84   | 360,375,543.46   | 501,934,294.76   |
| INGRESO NETO DE INTERESES       | 3,666,622,386.26 | 1,268,947,599.36 | 2,203,149,433.36 | 3,279,660,327.53 | 4,327,916,096.29 |
| OTROS INGRESOS                  | 2,484,096,092.94 | 700,065,623.00   | 1,611,222,327.69 | 2,359,464,223.40 | 3,218,263,630.42 |
| COMISIONES                      | 1,354,417,728.02 | 473,275,694.86   | 839,075,117.75   | 1,116,212,576.88 | 1,488,118,063.35 |
| OPERACIONES CON DIVISAS         | 12,701,930.33    | 4,013,919.41     | 7,471,483.17     | 9,911,406.24     | 21,317,429.49    |
| DIVIDENDOS                      | 32,560,054.63    | 9,638,011.49     | 21,964,515.75    | 26,220,381.96    | 31,945,437.98    |
| OTROS INGRESOS                  | 1,084,416,379.96 | 213,137,997.25   | 742,711,211.02   | 1,207,119,858.32 | 1,676,882,699.60 |
| INGRESOS DE OPERACIONES         | 6,150,718,479.20 | 1,969,013,222.37 | 3,814,371,761.06 | 5,639,124,550.93 | 7,546,179,726.71 |
| EGRESOS GENERALES               | 3,682,210,580.10 | 1,135,303,042.26 | 2,316,977,597.31 | 3,350,924,129.12 | 4,516,482,813.69 |
| GASTOS ADMINISTRATIVOS          | 1,628,834,643.53 | 546,241,925.56   | 980,959,252.54   | 1,381,244,652.30 | 1,835,912,781.75 |
| GASTOS GENERALES                | 1,351,488,385.87 | 431,066,888.36   | 842,586,396.67   | 1,131,551,224.36 | 1,535,434,187.22 |
| GASTOS DE DEPRECIACION          | 286,788,017.40   | 96,589,368.73    | 168,020,927.01   | 226,905,442.07   | 302,723,139.11   |
| OTROS GASTOS                    | 415,099,533.30   | 61,404,859.61    | 325,411,021.10   | 611,222,810.38   | 842,412,705.60   |
| UTILIDADES ANTES DE PROVISIONES | 2,468,507,899.10 | 833,710,180.11   | 1,497,394,163.75 | 2,288,200,421.82 | 3,029,696,913.02 |
| CUENTAS MALAS                   | 825,188,385.64   | 258,889,274.22   | 376,874,855.54   | 553,370,279.32   | 757,270,786.04   |
| UTILIDAD DEL PERIODO            | 1,643,319,513.47 | 574,820,905.89   | 1,120,519,308.21 | 1,734,830,142.50 | 2,272,426,126.99 |