

Banco Panameño de la Vivienda, S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Balboas)

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	67,657,141.00	17,620,714.00	35,245,923.00	53,802,076.00	70,393,958.00
PRESTAMOS	58,076,611.00	15,715,557.00	31,802,155.00	48,921,755.00	65,017,440.00
DEPOSITOS	611,183.00	197,397.00	441,736.00	572,650.00	(96,667.00)
INVERSIONES	8,969,347.00	1,707,760.00	3,002,032.00	4,307,671.00	5,473,185.00
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	42,598,110.00	10,329,732.00	20,434,821.00	32,831,757.00	42,621,779.00
INTERESES PAGADOS	42,598,110.00	10,329,732.00	20,434,821.00	30,651,586.00	39,265,893.00
COMISIONES	0.00	0.00	0.00	2,180,171.00	3,355,886.00
INGRESO NETO DE INTERESES	25,059,031.00	7,290,982.00	14,811,102.00	20,970,319.00	27,772,179.00
OTROS INGRESOS	38,078,010.00	8,078,874.00	15,707,956.00	26,970,810.00	42,368,636.00
COMISIONES	27,750,732.00	6,962,909.00	13,996,467.00	23,683,595.00	24,576,624.00
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	10,327,278.00	1,115,965.00	1,711,489.00	3,287,215.00	17,792,012.00
INGRESOS DE OPERACIONES	63,137,041.00	15,369,856.00	30,519,058.00	47,941,129.00	70,140,815.00
EGRESOS GENERALES	56,739,055.00	13,074,380.00	27,542,250.00	43,392,690.00	58,981,457.00
GASTOS ADMINISTRATIVOS	28,837,304.00	7,046,934.00	14,527,884.00	23,157,134.00	31,597,800.00
GASTOS GENERALES	2,869,930.00	423,285.00	1,030,976.00	1,869,919.00	2,984,121.00
GASTOS DE DEPRECIACION	3,301,849.00	967,338.00	1,972,208.00	2,965,193.00	3,948,964.00
OTROS GASTOS	21,729,972.00	4,636,823.00	10,011,182.00	15,400,444.00	20,450,572.00
UTILIDADES ANTES DE PROVISIONES	6,397,986.00	2,295,476.00	2,976,808.00	4,548,439.00	11,159,358.00
CUENTAS MALAS	9,142,437.00	193,496.00	1,046,339.00	855,868.00	7,520,909.00
UTILIDAD DEL PERIODO	(2,744,451.00)	2,101,980.00	1,930,469.00	3,692,571.00	3,638,449.00