

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	73,435,307.52	18,398,718.40	38,383,656.90	58,503,961.90	80,497,496.89
PRESTAMOS	58,155,462.27	15,427,988.63	31,772,471.54	48,292,574.42	65,761,449.22
DEPOSITOS	273,762.44	45,274.08	68,456.67	1,334,200.55	1,363,512.34
INVERSIONES	15,006,082.81	2,925,455.69	6,542,728.69	8,877,186.93	13,372,535.33
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	43,313,624.14	10,366,934.40	21,580,193.75	33,264,843.50	46,052,373.43
INTERESES PAGADOS	39,390,814.27	10,122,499.68	21,104,479.26	32,792,007.51	45,577,658.40
COMISIONES	3,922,809.87	244,434.72	475,714.49	472,835.99	474,715.03
INGRESO NETO DE INTERESES	30,121,683.38	8,031,784.00	16,803,463.15	25,239,118.40	34,445,123.46
OTROS INGRESOS	29,541,716.23	3,795,411.64	7,347,677.67	10,781,093.81	15,861,990.85
COMISIONES	9,853,266.89	2,657,800.43	4,761,362.97	7,608,939.92	10,985,005.23
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	1,000,000.00	0.00	15,875.00	30,232.03	44,589.06
OTROS INGRESOS	18,688,449.34	1,137,611.21	2,570,439.70	3,141,921.86	4,832,396.56
INGRESOS DE OPERACIONES	59,663,399.61	11,827,195.64	24,151,140.82	36,020,212.21	50,307,114.31
EGRESOS GENERALES	36,900,047.84	7,677,334.08	15,911,935.17	24,177,715.99	33,208,765.25
GASTOS ADMINISTRATIVOS	23,968,098.68	4,559,567.00	9,056,597.61	13,522,954.81	17,981,717.14
GASTOS GENERALES	2,544,861.32	0.00	0.00	0.00	0.00
GASTOS DE DEPRECIACION	2,532,948.01	648,656.14	1,099,088.59	1,102,282.28	1,105,432.62
OTROS GASTOS	7,854,139.83	2,469,110.94	5,756,248.97	9,552,478.90	14,121,615.49
UTILIDADES ANTES DE PROVISIONES	22,763,351.77	4,149,861.56	8,239,205.65	11,842,496.22	17,098,349.06
CUENTAS MALAS	611,411.39	79,636.74	79,636.74	80,104.89	80,104.89
UTILIDAD DEL PERIODO	22,151,940.38	4,070,224.82	8,159,568.91	11,762,391.33	17,018,244.17