

**BANCO PANAMÁ, S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2019**

	2018	2019			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	35,637,207.56	53,770,080.88	71,838,262.96	17,810,929.17	34,870,457.42
PRESTAMOS	28,639,565.60	43,259,448.85	57,746,614.90	14,645,818.77	28,130,300.70
DEPOSITOS	526,769.48	847,423.69	1,126,365.83	357,227.26	758,195.89
INVERSIONES	6,470,872.48	9,663,208.34	12,965,282.23	2,807,883.14	5,981,960.83
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	21,071,760.37	31,788,242.43	42,935,947.10	11,112,152.65	22,357,420.45
INTERESES PAGADOS	20,624,916.88	31,120,754.02	41,859,120.41	10,850,617.14	21,888,727.34
COMISIONES	446,843.49	667,488.41	1,076,826.69	261,535.51	468,693.11
INGRESO NETO DE INTERESES	14,565,447.19	21,981,838.45	28,902,315.86	6,698,776.52	12,513,036.97
OTROS INGRESOS	4,661,635.71	6,919,816.58	10,050,967.46	2,637,779.70	4,160,679.83
COMISIONES	3,551,915.61	5,046,761.91	6,557,701.96	1,300,806.54	2,172,062.67
OPERACIONES CON DIVISAS	6,476.93	9,595.31	11,431.45	2,858.75	5,135.42
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	1,103,243.17	1,863,459.36	3,481,834.05	1,334,114.41	1,983,481.74
INGRESOS DE OPERACIONES	19,227,082.90	28,901,655.03	38,953,283.32	9,336,556.22	16,673,716.80
EGRESOS GENERALES	9,620,688.24	14,241,099.30	20,414,359.99	9,229,788.04	13,042,393.00
GASTOS ADMINISTRATIVOS	6,560,182.71	9,746,155.70	13,963,944.10	6,488,197.53	8,952,228.89
GASTOS GENERALES	742,481.88	1,069,744.13	1,444,506.46	337,265.45	640,258.64
GASTOS DE DEPRECIACION	543,585.68	821,030.00	1,099,459.27	286,400.69	901,389.31
OTROS GASTOS	1,774,437.97	2,604,169.47	3,906,450.16	2,117,924.37	2,548,516.16
UTILIDADES ANTES DE PROVISIONES	9,606,394.66	14,660,555.73	18,538,923.33	106,768.18	3,631,323.80
CUENTAS MALAS	1,154,829.78	2,199,802.86	1,488,795.91	488,434.91	3,160,352.98
UTILIDAD DEL PERIODO	8,451,564.88	12,460,752.87	17,050,127.42	(381,666.73)	470,970.82