



ESTADO DE RESULTADO
Banco Panameño de la Vivienda, S.A.
ENERO - DICIEMBRE 2004
(En Balboas)

| Descripción | Enero | Febrero | Marzo | Trimestre I | Abril | Mayo | Junio | Trimestre II | Julio | Agosto | Septiembre | Trimestre III | Octubre | Noviembre | Diciembre | Trimestre IV | Acumulado Anual |
|-------------------------------|------------|------------|------------|--------------|------------|------------|------------|--------------|--------------|------------|------------|---------------|------------|------------|--------------|--------------|-----------------|
| Ingresos Por Intereses | 611,856.22 | 584,576.10 | 640,955.45 | 1,837,387.77 | 733,923.91 | 543,952.74 | 929,107.14 | 2,206,983.79 | 1,006,406.56 | 657,252.67 | 612,763.39 | 2,276,422.62 | 688,721.09 | 715,335.49 | 1,358,732.80 | 2,762,789.38 | 9,083,583.56 |
| Préstamos | 567,412.52 | 557,775.17 | 607,361.57 | 1,732,549.26 | 633,003.40 | 505,529.30 | 832,538.00 | 1,971,070.70 | 603,701.91 | 510,613.64 | 408,259.88 | 1,522,575.43 | 521,976.78 | 557,795.50 | 449,406.59 | 1,529,178.87 | 6,755,374.26 |
| Depósitos | 14,967.47 | 13,171.52 | 13,572.66 | 41,711.65 | 13,904.67 | 17,019.96 | 18,817.19 | 49,741.82 | 22,678.36 | 24,281.23 | 26,595.18 | 73,554.77 | 32,215.88 | 32,400.40 | 35,006.49 | 99,622.77 | 264,631.01 |
| Inversiones | 22,914.38 | 9,205.89 | 15,748.35 | 47,868.62 | 82,759.52 | 15,752.67 | 15,259.52 | 113,771.71 | 113,422.80 | 43,330.80 | 132,284.02 | 289,037.62 | 32,262.83 | 53,572.80 | 185,671.83 | 271,507.46 | 722,185.41 |
| Arrendamiento Financiero | 6,561.85 | 4,414.40 | 4,272.87 | 15,249.12 | 4,256.32 | 3,749.63 | 4,229.75 | 12,235.70 | 3,682.43 | 2,860.84 | 4,224.31 | 10,767.58 | 3,679.04 | 2,476.52 | 3,175.52 | 9,331.08 | 47,583.48 |
| Otros Ingresos | 0.00 | 9.12 | 0.00 | 9.12 | 0.00 | 1,901.18 | 58,262.68 | 60,163.86 | 262,921.06 | 76,166.16 | 41,400.00 | 380,487.22 | 98,586.56 | 69,090.27 | 685,472.37 | 853,149.20 | 1,293,809.40 |
| Egresos de Operaciones | 431,034.79 | 391,041.62 | 413,621.44 | 1,235,697.85 | 398,676.37 | 420,256.88 | 405,869.98 | 1,224,803.23 | 414,629.86 | 416,496.15 | 403,798.31 | 1,234,924.32 | 423,790.61 | 417,673.44 | 423,480.41 | 1,264,944.46 | 4,960,369.86 |
| Intereses Pagados | 424,440.94 | 384,508.42 | 409,454.44 | 1,218,403.80 | 394,991.52 | 416,423.15 | 403,679.32 | 1,215,093.99 | 409,161.27 | 409,175.11 | 395,587.21 | 1,213,923.59 | 416,414.55 | 410,830.09 | 415,771.29 | 1,243,015.93 | 4,890,437.31 |
| Comisiones | 6,593.85 | 6,533.20 | 4,167.00 | 17,294.05 | 3,684.85 | 3,833.73 | 2,190.66 | 9,709.24 | 5,468.59 | 7,321.04 | 8,211.10 | 21,000.73 | 7,376.06 | 6,843.35 | 7,709.12 | 21,928.53 | 69,932.55 |
| Ingreso Neto de Intereses | 180,821.43 | 193,534.48 | 227,334.01 | 601,689.92 | 335,247.54 | 123,695.86 | 523,237.16 | 982,180.56 | 591,776.70 | 240,756.52 | 208,965.08 | 1,041,498.30 | 264,930.48 | 297,662.05 | 935,252.39 | 1,497,844.92 | 4,123,213.70 |
| Otros Ingresos | 83,997.33 | 72,614.49 | 58,238.42 | 214,850.24 | 40,760.63 | 150,124.32 | 84,281.44 | 275,166.39 | -57,782.55 | 88,256.11 | 68,273.44 | 98,747.00 | 69,695.52 | 73,628.11 | 73,864.68 | 217,188.31 | 805,951.94 |
| Comisiones | 60,536.19 | 52,579.49 | 57,447.70 | 170,563.38 | 40,656.63 | 57,003.40 | 66,622.94 | 164,282.97 | 94,376.01 | 86,123.55 | 68,031.44 | 248,531.00 | 69,557.02 | 72,914.23 | 73,717.68 | 216,188.93 | 799,566.28 |
| Dividendos | 22,817.64 | 20,000.00 | 0.00 | 42,817.64 | 0.00 | 93,103.42 | 17,000.00 | 110,103.42 | -152,921.06 | 0.00 | 0.00 | -152,921.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 643.50 | 35.00 | 790.72 | 1,469.22 | 104.00 | 17.50 | 658.50 | 780.00 | 762.50 | 2,132.56 | 242.00 | 3,137.06 | 138.50 | 713.88 | 147.00 | 999.38 | 6,385.66 |
| Ingresos de Operaciones | 264,818.76 | 266,148.97 | 285,572.43 | 816,540.16 | 376,008.17 | 273,820.18 | 607,518.60 | 1,257,346.95 | 533,994.15 | 329,012.63 | 277,238.52 | 1,140,245.30 | 334,626.00 | 371,290.16 | 1,009,117.07 | 1,715,033.23 | 4,929,165.64 |
| Egresos Generales | 214,562.41 | 223,696.32 | 239,802.07 | 678,060.80 | 267,779.61 | 243,764.22 | 260,927.75 | 772,471.58 | 277,326.13 | 316,185.57 | 294,467.21 | 887,978.91 | 306,889.52 | 345,064.41 | 420,880.49 | 1,072,834.42 | 3,411,345.71 |
| Gastos Administrativos | 138,256.05 | 151,211.14 | 154,981.76 | 444,448.95 | 178,301.63 | 169,643.34 | 178,195.49 | 526,140.46 | 178,712.82 | 194,923.14 | 195,459.99 | 569,095.95 | 194,852.64 | 204,594.61 | 260,827.45 | 660,274.70 | 2,199,960.06 |
| Gastos Generales | 45,090.42 | 48,838.67 | 56,661.16 | 150,590.25 | 61,198.55 | 40,161.27 | 54,935.62 | 156,295.44 | 72,107.98 | 96,415.09 | 74,455.84 | 242,978.91 | 83,261.92 | 103,016.26 | 118,053.67 | 304,331.85 | 854,196.45 |
| Gastos de Depreciación | 20,800.79 | 15,739.84 | 12,348.87 | 48,889.50 | 17,575.32 | 17,564.95 | 17,873.40 | 53,013.67 | 15,544.87 | 15,591.87 | 15,690.23 | 46,826.97 | 15,020.00 | 22,183.07 | 20,593.45 | 57,796.52 | 206,526.66 |
| Otros Gastos | 10,415.15 | 7,906.67 | 15,810.28 | 34,132.10 | 10,704.11 | 16,394.66 | 9,923.24 | 37,022.01 | 10,960.46 | 9,255.47 | 8,861.15 | 29,077.08 | 13,754.96 | 15,270.47 | 21,405.92 | 50,431.35 | 150,662.54 |
| Utilidad antes de Provisiones | 50,256.35 | 42,452.65 | 45,770.36 | 138,479.36 | 108,228.56 | 30,055.96 | 346,590.85 | 484,875.37 | 256,668.02 | 12,827.06 | -17,228.69 | 252,266.39 | 27,736.48 | 26,225.75 | 588,236.58 | 642,198.81 | 1,517,819.93 |
| Provisiones por Cuentas Malas | 10,000.00 | 0.00 | 0.00 | 10,000.00 | 87,000.00 | 6,963.19 | 11,036.81 | 105,000.00 | 15,000.00 | 0.00 | 12,000.00 | 27,000.00 | 0.00 | 0.00 | 50,000.00 | 50,000.00 | 192,000.00 |
| Utilidad del Periodo | 40,256.35 | 42,452.65 | 45,770.36 | 128,479.36 | 21,228.56 | 23,092.77 | 335,554.04 | 379,875.37 | 241,668.02 | 12,827.06 | -29,228.69 | 225,266.39 | 27,736.48 | 26,225.75 | 538,236.58 | 592,198.81 | 1,325,819.93 |