



ESTADO DE RESULTADO
Banco Panameño de la Vivienda, S.A. BANVIVIENDA
ENERO - DICIEMBRE 2005
(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	712,115.92	693,486.62	3,297,536.14	4,703,138.68	1,086,435.00	895,096.41	687,418.13	2,668,949.54	944,568.32	903,233.35	998,645.74	2,846,447.41	997,143.70	957,300.91	1,370,863.27	3,325,307.88	13,543,843.51
Préstamos	581,979.78	575,970.20	595,448.00	1,753,397.98	584,565.53	628,628.53	609,184.87	1,822,378.93	668,634.89	673,923.58	660,914.77	2,003,473.24	649,901.58	664,998.91	692,591.20	2,007,491.69	7,586,741.84
Depósitos	34,401.27	28,123.85	26,409.49	88,934.61	37,730.01	46,441.33	41,952.00	126,123.34	48,741.02	74,768.48	60,875.41	184,384.91	79,579.31	77,051.54	118,918.37	275,549.22	674,992.08
Inversiones	50,957.07	44,497.53	2,708,055.96	2,803,510.56	475,954.05	159,133.44	7,685.75	642,773.24	204,406.08	126,065.39	249,438.07	579,909.54	252,926.55	211,272.57	586,852.19	1,051,051.31	5,077,244.65
Arrendamiento Financiero	4,482.81	4,895.04	2,622.69	12,000.54	3,845.56	5,232.96	3,595.51	12,674.03	2,786.33	3,475.90	2,407.49	8,669.72	2,278.92	3,754.72	4,466.92	10,500.56	43,844.85
Otros Ingresos	40,294.99	40,000.00	-35,000.00	45,294.99	-15,660.15	55,660.15	25,000.00	65,000.00	20,000.00	25,000.00	25,010.00	70,010.00	12,457.34	223.17	-31,965.41	-19,284.90	161,020.09
Egresos de Operaciones	448,250.30	410,620.19	461,597.29	1,320,467.78	475,277.27	484,665.27	500,536.86	1,460,479.40	605,194.21	633,408.15	631,982.77	1,870,585.13	694,915.40	746,025.23	833,877.28	2,274,817.91	6,926,350.22
Intereses Pagados	441,184.55	386,857.40	431,343.34	1,259,385.29	430,222.03	434,079.76	440,815.46	1,305,117.25	591,268.57	615,010.09	594,760.66	1,801,039.32	660,928.99	691,931.34	766,131.12	2,118,991.45	6,484,533.31
Comisiones	7,065.75	23,762.79	30,253.95	61,082.49	45,055.24	50,585.51	59,721.40	155,362.15	13,925.64	18,398.06	37,222.11	69,545.81	33,986.41	54,093.89	67,746.16	155,826.46	441,816.91
Ingreso Neto de Intereses	263,865.62	282,866.43	2,835,938.85	3,382,670.90	611,157.73	410,431.14	186,881.27	1,208,470.14	339,374.11	269,825.20	366,662.97	975,862.28	302,228.30	211,275.68	536,985.99	1,050,489.97	6,617,493.29
Otros Ingresos	67,318.81	78,464.76	102,633.86	248,417.43	55,772.15	98,155.20	297,956.90	451,884.25	146,351.97	216,744.96	136,233.13	499,330.06	186,949.89	316,570.42	214,187.41	717,707.72	1,917,339.46
Comisiones	66,767.81	78,412.76	78,823.11	224,003.68	55,482.42	96,776.38	87,556.15	239,814.95	113,764.97	172,471.46	101,233.13	387,469.56	131,029.39	216,647.42	191,111.48	538,788.29	1,390,076.48
Dividendos	0.00	0.00	23,569.03	23,569.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,569.03
Otros Ingresos	551.00	52.00	241.72	844.72	289.73	1,378.82	210,400.75	212,069.30	32,587.00	44,273.50	35,000.00	111,860.50	55,920.50	99,923.00	23,075.93	178,919.43	503,693.95
Ingresos de Operaciones	331,184.43	361,331.19	2,938,572.71	3,631,088.33	666,929.88	508,586.34	484,838.17	1,660,354.39	485,726.08	486,570.16	502,896.10	1,475,192.34	489,178.19	527,846.10	751,173.40	1,768,197.69	8,534,832.75
Egresos Generales	290,667.45	286,644.38	300,800.42	878,112.25	312,670.43	272,056.23	311,950.10	896,676.76	309,090.86	408,164.78	459,257.57	1,176,513.21	401,102.01	467,451.49	399,145.80	1,267,699.30	4,219,001.52
Gastos Administrativos	180,655.76	187,474.23	189,305.20	557,435.19	189,900.42	174,388.16	190,181.20	554,469.78	187,180.08	203,303.87	217,308.03	607,791.98	222,880.66	247,345.74	308,721.49	778,947.89	2,498,644.84
Gastos Generales	58,429.80	66,630.32	71,378.91	196,439.03	85,375.03	57,710.44	83,817.99	226,903.46	91,456.30	167,074.00	160,680.81	419,211.11	138,717.21	177,792.91	29,203.07	345,713.19	1,188,266.79
Gastos de Depreciación	20,147.62	19,611.07	19,519.30	59,277.99	19,064.45	19,285.57	19,237.15	57,587.17	25,393.02	25,783.03	25,809.60	76,985.65	26,075.63	26,399.63	26,843.39	79,318.65	273,169.46
Otros Gastos	31,434.27	12,928.76	20,597.01	64,960.04	18,330.53	20,672.06	18,713.76	57,716.35	5,061.46	12,003.88	55,459.13	72,524.47	13,428.51	15,913.21	34,377.85	63,719.57	258,920.43
Utilidad antes de Provisiones	40,516.98	74,686.81	2,637,772.29	2,752,976.08	354,259.45	236,530.11	172,888.07	763,677.63	176,635.22	78,405.38	43,638.53	298,679.13	88,076.18	60,394.61	352,027.60	500,498.39	4,315,831.23
Provisiones por Cuentas Malas	0.00	14,000.00	25,000.00	39,000.00	30,000.00	10,000.00	20,000.00	60,000.00	20,000.00	5,000.00	0.00	25,000.00	10,000.00	0.00	75,000.00	85,000.00	209,000.00
Utilidad del Periodo	40,516.98	60,686.81	2,612,772.29	2,713,976.08	324,259.45	226,530.11	152,888.07	703,677.63	156,635.22	73,405.38	43,638.53	273,679.13	78,076.18	60,394.61	277,027.60	415,498.39	4,106,831.23