

**PRINCIPALES CUENTAS DEL ESTADO DE RESULTADO**  
**BANCA PANAMEÑA PRIVADA**  
**DE DICIEMBRE 2020 A JUNIO 2022**  
**( En Millones de Balboas)**

|                               | 2020         | 2021        |              |               |              | 2022        |              | VARIACION ABSOLUTA |
|-------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|--------------------|
|                               | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II |                    |
| Ingresos Por Intereses        | 2,090.94     | 445.43      | 900.85       | 1,363.93      | 1,819.15     | 445.65      | 904.28       | 3.43               |
| Préstamos                     | 1,815.39     | 386.34      | 779.50       | 1,180.67      | 1,573.42     | 382.02      | 768.84       | (10.66)            |
| Depósitos                     | 17.63        | 1.94        | 3.75         | 5.47          | 7.09         | 1.94        | 6.37         | 2.62               |
| Inversiones                   | 253.22       | 55.45       | 114.67       | 173.35        | 232.96       | 60.68       | 126.99       | 12.33              |
| Arrendamiento Financiero      | 3.91         | 0.97        | 1.83         | 2.69          | 3.43         | 0.63        | 1.27         | (0.55)             |
| Otros Ingresos                | 0.80         | 0.74        | 1.11         | 1.75          | 2.25         | 0.39        | 0.80         | (0.31)             |
| Egresos de Operaciones        | 1,191.05     | 259.48      | 521.10       | 780.11        | 1,022.46     | 235.73      | 473.43       | (47.67)            |
| Intereses Pagados             | 1,085.75     | 233.51      | 466.19       | 696.63        | 915.61       | 209.70      | 420.87       | (45.32)            |
| Comisiones                    | 105.30       | 25.96       | 54.91        | 83.48         | 106.85       | 26.02       | 52.56        | (2.35)             |
| Ingreso Neto de Intereses     | 899.90       | 185.95      | 379.75       | 583.82        | 796.69       | 209.92      | 430.85       | 51.10              |
| Otros Ingresos                | 580.90       | 127.71      | 264.33       | 407.44        | 600.24       | 161.40      | 304.89       | 40.55              |
| Comisiones                    | 350.54       | 89.73       | 187.26       | 291.66        | 401.23       | 107.26      | 223.96       | 36.71              |
| Operaciones con Divisas       | 10.10        | 2.09        | 4.49         | 6.91          | 9.40         | 2.39        | 4.91         | 0.42               |
| Dividendos                    | 57.91        | 3.73        | 7.12         | 10.41         | 47.63        | 20.50       | 28.00        | 20.88              |
| Otros Ingresos                | 162.35       | 32.16       | 65.46        | 98.46         | 141.97       | 31.25       | 48.01        | (17.45)            |
| Ingresos de Operaciones       | 1,480.80     | 313.66      | 644.09       | 991.26        | 1,396.93     | 371.33      | 735.74       | 91.65              |
| Egresos Generales             | 700.39       | 160.77      | 332.45       | 511.08        | 695.11       | 189.31      | 405.59       | 73.14              |
| Gastos Administrativos        | 367.14       | 87.27       | 176.45       | 266.24        | 358.79       | 93.34       | 192.30       | 15.85              |
| Gastos Generales              | 98.16        | 49.61       | 108.06       | 171.54        | 231.55       | 62.74       | 146.56       | 38.49              |
| Gastos de Depreciación        | 70.72        | 17.18       | 34.44        | 52.31         | 70.22        | 17.80       | 36.35        | 1.91               |
| Otros Gastos                  | 164.36       | 6.71        | 13.50        | 20.99         | 34.56        | 15.43       | 30.38        | 16.89              |
| Utilidad antes de Provisiones | 780.40       | 152.89      | 311.64       | 480.18        | 701.82       | 182.01      | 330.15       | 18.51              |
| Provisiones por Cuentas Malas | 515.90       | 76.85       | 160.77       | 232.43        | 331.26       | 55.64       | 84.86        | (75.91)            |
| Utilidad del Periodo          | 264.50       | 76.04       | 150.87       | 247.75        | 370.56       | 126.37      | 245.29       | 94.42              |