



BANCO PANAMEÑO DE LA VIVIENDA, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007	2008			
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	43,834,351.00	14,313,208.00	29,636,922.00	43,020,607.00	0.00
Préstamos	28,988,013.00	9,838,126.00	20,826,219.00	31,839,432.00	0.00
Depósitos	4,614,194.00	747,885.00	1,272,703.00	1,881,590.00	0.00
Inversiones	10,232,144.00	3,727,197.00	7,538,000.00	9,299,585.00	0.00
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	28,898,896.00	9,434,006.00	18,728,980.00	28,871,414.00	0.00
Intereses Pagados	28,898,896.00	9,434,006.00	18,728,980.00	28,871,414.00	0.00
Comisiones	0.00	0.00	0.00	0.00	0.00
INGRESO NETO DE INTERESES	14,935,455.00	4,879,202.00	10,907,942.00	14,149,193.00	0.00
OTROS INGRESOS	24,583,607.00	3,059,439.00	16,876,273.00	22,227,255.00	0.00
Comisiones	20,419,120.00	2,450,361.00	15,178,651.00	15,347,274.00	0.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	150,000.00	30,000.00	30,000.00	30,000.00	0.00
Otros Ingresos	4,014,487.00	579,078.00	1,667,622.00	6,849,981.00	0.00
INGRESOS DE OPERACIONES	39,519,062.00	7,938,641.00	27,784,215.00	36,376,448.00	0.00
EGRESOS GENERALES	26,719,778.00	9,575,777.00	20,879,529.00	25,757,545.00	0.00
Gastos Administrativos	11,229,305.00	4,221,690.00	9,868,008.00	12,479,664.00	0.00
Gastos Generales	2,055,165.00	493,994.00	1,105,152.00	1,305,982.00	0.00
G. de Depreciación	1,002,712.00	366,385.00	1,155,732.00	1,690,555.00	0.00
Otros Gastos	12,432,596.00	4,493,708.00	8,750,637.00	10,281,344.00	0.00
UTILIDADES ANTES DE PROVISIONES	12,799,284.00	-1,637,136.00	6,904,686.00	10,618,903.00	0.00
CUENTAS MALAS	2,741,054.00	977,741.00	1,913,932.00	1,093,063.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	10,058,230.00	-2,614,877.00	4,990,754.00	9,525,840.00	0.00