



BANCO PANAMÁ, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripción	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	1,964,620.00	3,527,495.00	5,328,242.00	2,089,774.00	4,364,421.00
Préstamos	1,157,672.00	2,391,486.00	3,810,424.00	1,714,949.00	3,567,982.00
Depósitos	576,774.00	706,851.00	806,330.00	96,234.00	179,124.00
Inversiones	230,174.00	429,158.00	711,488.00	278,591.00	617,315.00
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	874,164.00	1,606,399.00	2,533,705.00	1,090,191.00	2,348,789.00
Intereses Pagados	844,142.00	1,558,229.00	2,463,195.00	1,077,421.00	2,325,480.00
Comisiones	30,022.00	48,170.00	70,510.00	12,770.00	23,309.00
INGRESO NETO DE INTERESES	1,090,456.00	1,921,096.00	2,794,537.00	999,583.00	2,015,632.00
OTROS INGRESOS	198,736.00	377,800.00	837,730.00	216,122.00	568,428.00
Comisiones	118,742.00	243,565.00	474,118.00	145,429.00	317,541.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	79,994.00	134,235.00	363,612.00	70,693.00	250,887.00
INGRESOS DE OPERACIONES	1,289,192.00	2,298,896.00	3,632,267.00	1,215,705.00	2,584,060.00
EGRESOS GENERALES	1,539,796.00	2,280,745.00	2,824,794.00	837,326.00	1,877,264.00
Gastos Administrativos	995,670.00	1,456,306.00	1,812,502.00	508,820.00	1,055,503.00
Gastos Generales	146,536.00	217,451.00	265,128.00	81,847.00	167,016.00
G. de Depreciación	111,085.00	151,996.00	204,779.00	78,189.00	187,040.00
Otros Gastos	286,505.00	454,992.00	542,385.00	168,470.00	467,705.00
UTILIDADES ANTES DE PROVISIONES	-250,604.00	18,151.00	807,473.00	378,379.00	706,796.00
CUENTAS MALAS	464,775.00	549,724.00	567,428.00	229,702.00	365,278.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	-715,379.00	-531,573.00	240,045.00	148,677.00	341,518.00