



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	64,190,155.00	16,518,350.00	34,626,330.00	52,537,316.00	70,604,591.00
Préstamos	49,674,525.00	13,566,946.00	29,217,690.00	44,637,448.00	60,635,005.00
Depósitos	2,286,260.00	154,386.00	311,709.00	463,246.00	605,562.00
Inversiones	12,229,370.00	2,797,018.00	5,096,931.00	7,436,622.00	9,364,024.00
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	40,403,813.00	10,047,331.00	20,324,718.00	30,978,616.00	43,292,420.00
Intereses Pagados	40,403,813.00	10,047,331.00	20,324,718.00	30,978,616.00	43,292,420.00
Comisiones	0.00	0.00	0.00	0.00	0.00
INGRESO NETO DE INTERESES	23,786,342.00	6,471,019.00	14,301,612.00	21,558,700.00	27,312,171.00
OTROS INGRESOS	37,821,079.00	6,241,338.00	15,241,353.00	33,541,734.00	39,984,621.00
Comisiones	28,344,377.00	4,836,049.00	12,223,688.00	20,200,313.00	28,628,868.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	30,000.00	0.00	0.00	0.00	0.00
Otros Ingresos	9,446,702.00	1,405,289.00	3,017,665.00	13,341,421.00	11,355,753.00
INGRESOS DE OPERACIONES	61,607,421.00	12,712,357.00	29,542,965.00	55,100,434.00	67,296,792.00
EGRESOS GENERALES	46,698,343.00	12,176,394.00	24,850,186.00	38,789,317.00	53,784,119.00
Gastos Administrativos	23,340,462.00	5,961,201.00	12,914,973.00	20,221,321.00	27,795,859.00
Gastos Generales	2,793,608.00	565,618.00	1,272,830.00	2,087,742.00	2,870,670.00
G. de Depreciación	2,557,440.00	754,094.00	1,564,491.00	2,393,174.00	3,256,452.00
Otros Gastos	18,006,833.00	4,895,481.00	9,097,892.00	14,087,080.00	19,861,138.00
UTILIDADES ANTES DE PROVISIONES	14,909,078.00	535,963.00	4,692,779.00	16,311,117.00	13,512,673.00
CUENTAS MALAS	6,639,070.00	807,335.00	2,029,116.00	11,484,245.00	8,850,591.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	8,270,008.00	-271,372.00	2,663,663.00	4,826,872.00	4,662,082.00