

Banco Panameño de la Vivienda, S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	54,603,292.08	13,653,390.73	28,803,710.78	40,870,159.75	55,461,417.16
PRESTAMOS	43,541,991.98	10,785,207.09	22,074,945.31	32,953,907.82	44,305,134.17
DEPOSITOS	321,623.25	62,660.72	132,951.46	194,043.81	143,617.70
INVERSIONES	10,739,676.85	2,805,522.92	6,595,814.01	7,722,208.12	11,012,665.29
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	30,050,911.33	6,746,248.86	13,520,269.88	20,359,632.63	27,257,813.18
INTERESES PAGADOS	29,489,988.50	6,626,108.69	13,335,647.85	20,113,059.00	26,796,408.55
COMISIONES	560,922.83	120,140.17	184,622.03	246,573.63	461,404.63
INGRESO NETO DE INTERESES	24,552,380.75	6,907,141.87	15,283,440.90	20,510,527.12	28,203,603.98
OTROS INGRESOS	15,732,028.50	4,487,979.52	8,446,696.72	19,677,054.79	23,910,367.54
COMISIONES	10,377,089.87	2,725,649.15	5,707,720.70	8,599,915.79	11,384,815.56
OPERACIONES 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	5,354,938.63	1,762,330.37	2,738,976.02	11,077,139.00	12,525,551.98
INGRESOS DE OPERACIONES	40,284,409.25	11,395,121.39	23,730,137.62	40,187,581.91	52,113,971.52
EGRESOS GENERALES	30,625,546.46	8,507,262.36	17,104,441.70	27,542,130.71	36,009,637.91
GASTOS ADMINISTRATIVOS	17,102,417.94	6,545,257.86	11,286,347.18	18,671,227.59	24,232,628.29
GASTOS GENERALES	2,813,389.74	728,033.38	1,214,342.57	1,729,286.03	2,537,467.50
GASTOS DE DEPRECIACION	2,086,055.34	381,258.85	1,049,560.39	1,443,356.80	1,830,331.74
OTROS GASTOS	8,623,683.44	852,712.27	3,554,191.56	5,698,260.29	7,409,210.38
UTILIDADES ANTES DE PROVISIONES	9,658,862.79	2,887,859.03	6,625,695.92	12,645,451.20	16,104,333.61
CUENTAS MALAS	1,771,134.00	122,375.53	735,996.46	2,510,099.23	3,371,111.99
UTILIDAD DEL PERIODO	7,887,728.79	2,765,483.50	5,889,699.46	10,135,351.97	12,733,221.62