



ESTADO DE RESULTADO
Banco Panameño de la Vivienda, S.A.
ENERO - DICIEMBRE 2003
(En Balboas)

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	706,142.99	677,000.22	737,018.67	2,120,161.88	696,816.28	726,027.88	718,892.34	2,141,736.50	637,432.16	625,738.84	614,981.63	1,878,152.63	630,827.80	618,116.26	1,248,168.78	2,497,112.84	8,637,163.85
Préstamos	638,808.87	634,072.34	655,041.23	1,927,922.44	633,880.50	663,759.23	643,446.38	1,941,086.11	594,294.60	578,927.11	575,770.32	1,748,992.03	585,233.69	567,401.61	607,446.35	1,760,081.65	7,378,082.23
Depósitos	15,124.88	11,992.07	13,577.43	40,694.38	13,834.56	12,881.16	12,993.62	39,709.34	12,895.91	13,041.15	12,246.86	38,183.92	14,220.41	13,884.33	14,130.91	42,235.65	160,823.29
Inversiones	45,910.28	24,466.72	61,440.95	131,817.95	43,084.79	43,814.39	52,915.50	139,814.68	24,234.35	22,937.68	22,208.08	69,380.11	22,937.68	32,008.08	-62,085.08	-7,139.32	333,873.42
Arrendamiento Financiero	6,296.06	6,468.26	6,958.39	19,722.71	6,016.43	4,000.46	8,513.53	18,530.42	6,007.30	8,847.94	4,756.37	19,611.61	4,949.90	4,822.24	7,015.95	16,788.09	74,652.83
Otros Ingresos	2.90	0.83	0.67	4.40	0.00	1,572.64	1,023.31	2,595.95	0.00	1,984.96	0.00	1,984.96	3,486.12	0.00	681,660.65	685,146.77	689,732.08
Egresos de Operaciones	503,181.47	442,884.45	481,949.77	1,428,015.69	467,319.90	481,542.85	474,183.57	1,423,046.32	467,465.24	466,507.60	441,856.55	1,375,829.39	447,571.94	417,987.16	428,001.11	1,293,560.21	5,520,451.61
Intereses Pagados	496,575.87	437,544.85	477,959.25	1,412,079.97	462,395.01	477,552.60	469,112.37	1,409,059.98	464,326.61	462,870.68	438,710.12	1,365,907.41	444,513.49	414,896.82	427,030.00	1,286,440.31	5,473,487.67
Comisiones	6,605.60	5,339.60	3,990.52	15,935.72	4,924.89	3,990.25	5,071.20	13,986.34	3,138.63	3,636.92	3,146.43	9,921.98	3,058.45	3,090.34	971.11	7,119.90	46,963.94
Ingreso Neto de Intereses	202,961.52	234,115.77	255,068.90	692,146.19	229,496.38	244,485.03	244,708.77	718,690.18	169,966.92	159,231.24	173,125.08	502,323.24	183,255.86	200,129.10	820,167.67	1,203,552.63	3,116,712.24
Otros Ingresos	71,817.24	49,966.15	50,660.09	172,443.48	54,971.62	58,879.43	103,946.50	217,797.55	116,129.22	107,009.58	79,849.81	302,988.61	98,902.21	72,093.96	-118,183.24	52,812.93	746,042.57
Comisiones	61,787.24	49,429.43	41,300.74	152,517.41	54,632.12	58,703.50	65,552.97	178,888.59	69,785.72	66,820.58	79,542.81	216,149.11	77,683.71	41,504.96	69,648.14	188,836.81	736,391.92
Dividendos	10,000.00	0.00	5,500.00	15,500.00	0.00	88.93	38,019.03	38,107.96	46,000.00	40,000.00	0.00	86,000.00	21,000.00	30,339.00	-190,946.96	-139,607.96	0.00
Otros Ingresos	30.00	536.72	3,859.35	4,426.07	339.50	87.00	374.50	801.00	343.50	189.00	307.00	839.50	218.50	250.00	3,115.58	3,584.08	9,650.65
Ingresos de Operaciones	274,778.76	284,081.92	305,728.99	864,589.67	284,468.00	303,364.46	348,655.27	936,487.73	286,096.14	266,240.82	252,974.89	805,311.85	282,158.07	272,223.06	701,984.43	1,256,365.56	3,862,754.81
Egresos Generales	223,390.00	226,854.42	232,405.23	682,649.65	203,301.71	228,056.37	206,892.96	638,251.04	208,567.72	220,578.30	197,487.14	626,633.16	221,359.98	210,498.48	236,805.48	668,663.94	2,616,197.79
Gastos Administrativos	151,636.85	138,150.72	164,812.98	454,600.55	138,839.63	139,365.35	138,321.46	416,526.44	139,667.05	151,236.82	149,401.84	440,305.71	149,342.65	147,130.15	152,249.09	448,721.89	1,760,154.59
Gastos Generales	44,142.91	62,876.51	41,019.28	148,038.70	38,603.42	61,858.12	43,573.01	144,034.55	40,930.18	43,144.46	23,637.05	107,711.69	45,773.72	34,654.04	57,833.87	138,261.63	538,046.57
Gastos de Depreciación	17,920.47	17,827.31	17,832.01	53,579.79	17,915.51	16,667.70	16,656.19	51,239.40	16,663.02	16,580.55	16,378.75	49,622.32	16,244.49	16,206.33	15,832.41	48,283.23	202,724.74
Otros Gastos	9,689.77	7,999.88	8,740.96	26,430.61	7,943.15	10,165.20	8,342.30	26,450.65	11,307.47	9,616.47	8,069.50	28,993.44	9,999.12	12,507.96	10,890.11	33,397.19	115,271.89
Utilidad antes de Provisiones	51,388.76	57,227.50	73,323.76	181,940.02	81,166.29	75,308.09	141,762.31	298,236.69	77,528.42	45,662.52	55,487.75	178,678.69	60,798.09	61,724.58	465,178.95	587,701.62	1,246,557.02
Provisiones por Cuentas Malas	10,022.10	10,000.00	13,129.18	33,151.28	20,000.00	15,000.00	86,434.40	121,434.40	47,093.05	14,296.30	0.00	61,389.35	3,000.00	6,000.00	66,468.54	75,468.54	291,443.57
Utilidad del Periodo	41,366.66	47,227.50	60,194.58	148,788.74	61,166.29	60,308.09	55,327.91	176,802.29	30,435.37	31,366.22	55,487.75	117,289.34	57,798.09	55,724.58	398,710.41	512,233.08	955,113.45