

**BANCO PANAMEÑO DE LA VIVIENDA, S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	1,663,758.05	1,636,594.43	1,710,252.81	1,722,187.45	1,734,569.56	1,770,107.58	1,838,042.54	1,815,030.10	1,805,875.94
ACTIVOS LIQUIDOS	147,466.28	70,195.75	164,258.24	125,199.08	102,611.01	151,023.75	145,605.46	120,060.27	130,456.47
TOTAL DE PRESTAMOS	1,162,340.44	1,177,164.36	1,182,304.67	1,218,679.93	1,260,503.82	1,284,357.86	1,310,660.22	1,316,337.01	1,350,628.03
LOCALES	1,112,841.94	1,134,690.20	1,159,341.71	1,205,188.49	1,240,169.82	1,257,256.72	1,273,960.97	1,279,804.01	1,306,854.03
EXTRANJEROS	49,498.50	42,474.16	22,962.97	13,491.44	20,334.00	27,101.14	36,699.25	36,532.99	43,774.00
TOTAL DE INVERSIONES	241,284.41	255,597.76	241,815.08	256,523.67	258,277.10	228,308.46	264,807.55	255,020.69	207,106.21
TOTAL DE DEPOSITOS	1,208,915.92	1,191,519.05	1,230,673.81	1,250,066.22	1,257,100.48	1,271,506.69	1,311,079.58	1,260,812.56	1,257,003.51
LOCALES	1,072,524.88	1,054,734.52	1,093,859.81	1,104,801.79	1,127,083.46	1,137,909.02	1,177,819.10	1,131,010.50	1,126,619.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,112.80	0.00
DEPOSITOS DE PARTICULARES	1,017,478.94	1,013,355.59	1,063,470.74	1,074,407.20	1,067,769.89	1,074,343.62	1,111,091.14	1,045,941.30	1,064,758.89
DEPOSITOS DE BANCOS	55,045.94	41,378.93	30,389.07	30,394.59	59,313.57	63,565.40	66,727.96	54,956.40	61,860.56
EXTRANJEROS	136,391.04	136,784.54	136,814.00	145,264.42	130,017.02	133,597.67	133,260.48	129,802.06	130,384.07
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	136,391.04	136,784.54	136,814.00	145,264.42	130,017.02	133,597.67	133,260.48	129,802.06	130,384.07
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	126,230.19	136,349.97	142,706.47	150,806.38	151,018.12	157,662.83	165,279.43	171,942.32	174,881.05
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	1,552,140.47	1,577,679.56	1,620,869.24	1,667,731.72	1,699,163.80	1,703,351.01	1,774,147.68	1,768,608.77	1,770,222.75
ACTIVOS GENERADORES DE INGRESOS	1,283,832.25	1,346,446.68	1,383,063.18	1,445,559.29	1,461,202.88	1,472,714.22	1,499,793.76	1,523,280.65	1,538,257.58
TOTAL DE PRESTAMOS	1,085,563.51	1,124,031.84	1,131,289.32	1,180,398.58	1,211,422.13	1,230,761.11	1,246,482.44	1,267,508.47	1,305,565.92
TOTAL DE INVERSIONES	198,268.74	222,414.84	251,773.87	265,160.71	249,780.75	241,953.11	253,311.31	255,772.18	232,691.65
PATRIMONIO TOTAL	128,370.69	135,197.84	137,264.40	134,728.98	138,624.16	147,006.40	153,992.95	161,374.35	162,949.59
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	76,841.40	20,650.38	42,046.60	63,982.45	86,785.33	22,346.38	46,695.97	71,161.01	95,330.71
EGRESOS DE OPERACIONES	45,413.98	12,695.66	25,716.81	39,618.09	53,324.08	13,876.67	28,720.86	43,545.73	58,366.23
INGRESO NETO DE INTERESES	31,427.42	7,954.72	16,329.79	24,364.36	33,461.25	8,469.71	17,975.11	27,615.28	36,964.47
OTROS INGRESOS	11,149.61	2,396.71	5,089.74	9,010.36	12,535.04	2,891.29	15,811.25	18,760.37	23,102.93
INGRESO DE OPERACIONES	42,577.03	10,351.43	21,419.53	33,374.72	45,996.29	11,361.00	33,786.36	46,375.65	60,067.40



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NUMERO DE EMPLEADOS	406.00	377.00	374.00	376.00	372.00	373.00	379.00	381.00	375.00
NUMERO DE SUCURSALES	12.00	12.00	12.00	12.00	12.00	11.00	11.00	11.00	11.00
PRESTAMOS / EMPLEADOS	2,862.91	3,122.45	3,161.24	3,241.17	3,388.45	3,443.32	3,458.21	3,454.95	3,601.67
DEPOSITOS TOTALES / EMPLEADOS	2,977.63	3,160.53	3,290.57	3,324.64	3,379.30	3,408.87	3,459.31	3,309.22	3,352.01
UTILIDAD NETA / EMPLEADOS	29.27	7.64	18.51	27.95	40.86	9.35	47.55	57.34	71.90
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.50	7.76	11.67	6.75	4.26	8.16	7.47	5.39	4.11
PRESTAMOS (%)	15.22	9.92	9.44	6.70	8.45	9.11	10.86	8.01	7.15
LOCALES (%)	15.76	11.36	11.25	12.74	11.44	10.80	9.89	6.19	5.38
EXTRANJEROS (%)	4.28	(18.24)	(39.77)	(81.55)	(58.92)	(36.19)	59.82	170.79	115.27
DEPOSITOS (%)	15.95	12.06	13.86	9.56	3.99	6.71	6.53	0.86	(0.01)
LOCALES (%)	16.23	12.63	13.96	8.95	5.09	7.89	7.68	2.37	(0.04)
EXTRANJEROS (%)	13.82	7.91	13.07	14.51	(4.67)	(2.33)	(2.60)	(10.64)	0.28
PATRIMONIO (%)	(3.28)	1.72	8.26	27.10	19.64	15.63	15.82	14.02	15.80
UTILIDAD NETA (%)	(27.57)	2.82	30.81	29.00	27.90	21.13	160.30	107.92	77.39
CLASIFICACION PRESTAMOS									
NORMAL	1,130,701.85	1,149,151.81	1,118,479.17	1,137,923.98	1,196,573.97	1,209,827.24	1,250,711.22	1,255,660.94	1,279,229.78
MENCION ESPECIAL	19,650.61	14,622.34	44,810.22	52,271.81	45,615.55	46,180.05	30,264.51	26,424.27	27,222.66
SUBNORMAL	8,849.65	9,792.75	11,391.96	22,446.70	10,152.50	16,908.81	13,141.19	18,046.12	24,217.53
DUDOSO	2,198.46	2,124.48	2,406.09	3,248.08	4,232.65	4,007.85	6,342.04	5,166.19	6,502.06
IRRECUPERABLE	7,497.80	8,513.42	12,811.92	10,095.78	10,005.54	13,533.23	16,154.10	16,723.68	19,754.39
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.82	6.82	6.78	6.78	6.92	7.41	7.42	7.44	7.48
AL POR MENOR	6.94	7.08	7.09	7.13	7.17	7.45	7.34	7.28	7.29
CONSUMO									
VIVIENDA HIPOTECARIA	5.43	5.37	5.49	5.46	5.54	6.16	6.12	6.13	6.10
PRESTAMO PERSONAL AUTO	6.81	6.77	6.84	6.82	6.82	7.00	7.01	7.02	7.02
PRESTAMO PERSONAL	8.17	8.14	8.12	8.09	8.03	8.17	8.14	8.12	8.11

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TARJETA DE CREDITO	17.34	18.00	17.73	17.73	17.64	17.77	17.98	17.90	18.01
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.20	4.20	4.20	4.23	4.25	4.27	4.28	4.29	4.31
PERSONA JURIDICA	4.19	4.23	4.26	4.32	4.36	4.37	4.41	4.42	4.44