

Banco Panameño de la Vivienda, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011



	2010		2011		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	125,171,161.00	112,048,806.86	97,476,903.17	92,135,376.16	75,003,427.91
DEPÓSITOS INTERNOS EN BANCOS	73,233,515.00	64,175,132.83	51,169,817.06	47,668,806.35	37,018,186.90
A LA VISTA	5,660,016.00	4,702,699.33	4,374,131.83	5,886,804.90	6,524,466.00
A PLAZO	67,573,499.00	59,472,433.50	46,795,685.23	41,782,001.45	30,493,720.90
DEPÓSITOS INTERNOS EN BANCOS	35,003,103.00	35,540,039.49	37,233,270.54	37,854,433.41	29,731,447.87
A LA VISTA	1,799,346.00	4,835,431.17	18,727,735.68	17,847,939.04	16,724,642.19
A PLAZO	33,203,757.00	30,704,608.32	18,505,534.86	20,006,494.37	13,006,805.68
OTROS	16,934,543.00	12,333,634.54	9,073,815.57	6,612,136.40	8,253,793.14
CARTERA CREDITICIA NETA	604,331,872.00	604,640,618.82	588,893,360.06	596,029,968.53	589,974,906.70
INTERNA	607,492,731.00	612,891,515.44	597,174,999.71	604,526,833.58	599,165,691.00
EXTERNA	9,900,410.00	4,878,229.97	4,688,640.50	4,129,300.76	4,074,347.49
MENOS PROVISIONES	(13,061,269.00)	(13,129,126.59)	(12,970,280.15)	(12,626,165.81)	(13,265,131.79)
INTERNA	(13,061,269.00)	(7,961,341.07)	(12,970,280.15)	(12,626,165.81)	(13,265,124.86)
EXTERNA	0.00	(5,167,785.52)	0.00	0.00	(6.93)
INVERSIONES EN VALORES NETA	82,528,491.00	97,588,156.85	121,889,023.14	114,916,159.16	146,274,399.89
INTERNAS	82,528,491.00	57,744,109.70	47,579,567.03	41,296,186.15	44,149,934.66
EXTERNAS	0.00	39,844,047.15	74,309,456.11	73,619,973.01	102,124,465.23
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	194,108,513.00	198,762,409.49	209,369,096.82	201,921,546.97	232,950,629.41
INTERNOS	81,716,783.00	187,850,076.08	192,733,393.21	186,190,076.62	68,765,908.99
EXTERNOS	112,391,730.00	10,912,333.41	16,635,703.61	15,731,470.35	164,184,720.42
ACTIVO TOTAL NETO	1,006,140,037.00	1,013,039,992.02	1,017,628,383.19	1,005,003,050.82	1,044,203,363.91
DEPOSITOS	754,544,243.00	752,672,059.70	751,404,559.83	760,461,153.59	765,802,063.12
INTERNOS	688,201,751.00	685,630,834.17	680,206,253.14	691,263,091.06	694,156,411.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

Banco Panameño de la Vivienda, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011



	2010		2011		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
DE PARTICULARES	688,201,751.00	684,004,937.59	672,546,504.88	682,658,570.22	682,399,643.50
A LA VISTA	59,968,965.00	66,231,405.01	57,495,624.65	70,005,202.87	66,245,922.44
A PLAZO	478,137,006.00	471,018,855.22	444,106,947.70	435,409,160.22	427,907,555.06
DE AHORROS	150,095,780.00	146,754,677.36	170,943,932.53	177,244,207.13	188,246,166.00
DE BANCOS	0.00	1,625,896.58	7,659,748.26	8,604,520.84	11,756,767.50
A LA VISTA	0.00	1,625,896.58	58,635.05	2,497.66	158,617.56
A PLAZO	0.00	0.00	7,601,113.21	8,602,023.18	11,598,149.94
EXTERNOS	66,342,492.00	67,041,225.53	71,198,306.69	69,198,062.53	71,645,652.12
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	66,342,492.00	67,041,225.53	71,198,306.69	69,198,062.53	71,645,652.12
A LA VISTA	8,157,991.00	7,606,503.11	7,578,332.13	6,446,360.25	8,864,503.64
A PLAZO	33,058,530.00	32,711,127.95	32,668,815.83	33,889,644.08	33,569,171.48
DE AHORROS	25,125,971.00	26,723,594.47	30,951,158.73	28,862,058.20	29,211,977.00
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	20,493,069.00	19,540,970.01	12,266,460.62	7,760,698.29	11,202,811.12
INTERNAS	20,493,069.00	19,540,970.01	12,266,460.62	7,760,698.29	11,202,811.12
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	124,631,416.00	133,483,496.75	138,639,029.17	130,349,051.43	151,356,365.41
INTERNOS	30,820,104.00	133,405,205.28	138,565,571.44	130,278,333.79	23,398,333.73
EXTERNOS	93,811,312.00	78,291.47	73,457.73	70,717.64	127,958,031.68
PATRIMONIO	106,471,309.00	107,343,465.47	115,318,333.57	106,432,147.51	115,842,124.26
CAPITAL	87,516,048.00	87,516,047.08	93,016,047.08	93,016,047.08	93,266,047.08
RESERVAS DE CAPITAL	21,300,000.00	21,300,000.00	21,300,000.00	21,300,000.00	26,756,541.00
OTRAS RESERVAS	5,257,923.00	4,875,224.00	7,466,424.74	5,458,231.00	8,410,793.00
UTILIDAD DEL PERIODO Y DE	(8,587,081.00)	(7,136,854.30)	(7,221,884.25)	(6,618,877.67)	(6,073,124.31)

Banco Panameño de la Vivienda, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	984,419.00	789,048.69	757,746.00	(6,723,252.90)	(6,518,132.51)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,006,140,037.00	1,013,039,991.93	1,017,628,383.19	1,005,003,050.82	1,044,203,363.91