

**BANCO PANAMEÑO DE LA VIVIENDA, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A SEPTIEMBRE 2015**

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	115,667,972.83	151,669,514.14	91,760,973.32	85,761,713.06	0.00
DEPÓSITOS INTERNOS EN BANCOS	59,146,460.12	64,178,630.28	59,729,337.19	53,602,160.48	0.00
A LA VISTA	6,276,460.12	8,528,630.28	6,289,337.19	6,517,160.48	0.00
A PLAZO	52,870,000.00	55,650,000.00	53,440,000.00	47,085,000.00	0.00
DEPÓSITOS EXTERNOS EN BANCOS	43,517,311.02	77,069,552.15	21,386,369.07	20,839,688.42	0.00
A LA VISTA	28,517,311.02	69,069,552.15	21,386,369.07	20,839,688.42	0.00
A PLAZO	15,000,000.00	8,000,000.00	0.00	0.00	0.00
OTROS	13,004,201.69	10,421,331.71	10,645,267.06	11,319,864.16	0.00
CARTERA CREDITICIA NETA	965,740,736.18	1,024,685,529.38	1,050,654,116.26	1,076,052,057.20	0.00
INTERNA	930,982,361.79	998,373,935.41	1,024,337,400.99	1,015,206,762.26	0.00
EXTERNA	47,468,607.73	39,669,625.59	38,122,556.87	73,142,607.53	0.00
MENOS PROVISIONES	(12,710,233.34)	(13,358,031.62)	(11,805,841.60)	(12,297,312.59)	0.00
INTERNA	(12,710,233.34)	(13,358,031.62)	(11,805,841.60)	(12,297,312.59)	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	224,969,215.30	271,976,311.09	329,586,955.87	376,959,065.19	0.00
INTERNAS	29,622,400.86	29,334,790.88	39,604,866.84	39,464,705.39	0.00
EXTERNAS	195,346,814.44	242,641,520.21	289,982,089.03	337,494,359.80	0.00
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	166,734,652.33	112,112,517.96	101,424,802.60	115,733,612.05	0.00
INTERNOS	81,902,103.22	93,868,047.63	83,371,918.79	92,406,474.05	0.00
EXTERNOS	84,832,549.11	18,244,470.33	18,052,883.81	23,327,138.00	0.00
ACTIVO TOTAL NETO	1,473,112,576.64	1,560,443,872.57	1,573,426,848.05	1,654,506,447.50	0.00
DEPOSITOS	1,038,897,140.93	1,061,062,706.51	1,079,666,939.84	1,138,497,661.57	0.00
INTERNOS	919,849,597.85	934,803,003.35	958,979,229.91	1,011,879,315.77	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	919,849,597.85	934,803,003.35	958,979,229.91	1,011,879,315.77	0.00
A LA VISTA	93,401,249.88	83,361,516.58	81,275,813.70	90,330,791.52	0.00
A PLAZO	568,510,871.91	595,731,261.23	589,262,625.09	614,116,165.10	0.00
DE AHORROS	257,937,476.06	255,710,225.54	288,440,791.12	307,432,359.15	0.00
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
EXTERNOS	119,047,543.08	126,259,703.16	120,687,709.93	126,618,345.80	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	119,047,543.08	126,259,703.16	120,687,709.93	126,618,345.80	0.00
A LA VISTA	6,379,824.99	5,647,599.52	5,802,040.20	5,623,686.30	0.00
A PLAZO	63,310,919.46	65,999,723.21	68,775,954.15	71,405,907.88	0.00
DE AHORROS	49,356,798.63	54,612,380.43	46,109,715.58	49,588,751.62	0.00
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	260,547,348.32	323,325,117.83	321,945,346.67	342,639,571.33	0.00
INTERNAS	99,155,301.69	211,163,746.79	207,534,029.37	183,152,456.45	0.00
EXTERNAS	161,392,046.63	112,161,371.04	114,411,317.30	159,487,114.88	0.00
OTROS PASIVOS	36,033,572.31	33,032,057.72	30,895,775.11	45,451,743.56	0.00
INTERNOS	35,107,679.03	30,372,455.48	30,383,071.77	44,626,704.33	0.00
EXTERNOS	925,893.28	2,659,602.24	512,703.34	825,039.23	0.00
PATRIMONIO	137,634,515.08	143,023,990.51	140,918,786.43	127,917,471.04	0.00
CAPITAL	112,280,612.64	112,280,612.64	112,280,612.64	112,280,612.64	0.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	12,950,080.81	13,502,383.13	16,648,004.86	20,088,843.71	0.00
UTILIDAD DEL PERIODO Y DE PERIODOS	20,013,255.67	22,900,553.04	20,991,432.79	18,600,590.56	0.00

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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(7,609,434.04)	(5,659,558.30)	(9,001,263.86)	(23,052,575.87)	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,473,112,576.64	1,560,443,872.57	1,573,426,848.05	1,654,506,447.50	0.00