

BALANCE DE SITUACION
Banco Panameño de la Vivienda, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(50,673.69)	(41.62%)	121,754.82	120,931.34	91,065.66	110,383.29	104,454.71	108,935.13	94,774.52	97,622.49	84,422.64	89,861.39	77,274.96	66,360.87	71,081.13
Depositos Locales en Bancos	(36,723.36)	(52.60%)	69,818.22	71,491.17	58,387.90	62,510.67	66,929.40	55,270.89	48,468.48	47,493.60	50,844.04	45,395.87	37,416.98	29,094.63	33,094.87
A la Vista	(343.58)	(6.81%)	5,044.72	6,138.68	5,209.08	6,088.23	8,082.31	5,377.77	4,672.80	6,341.86	9,992.67	5,316.85	4,671.83	5,584.56	4,701.15
A Plazo	(36,379.78)	(56.16%)	64,773.50	65,352.49	53,178.82	56,422.43	58,847.09	49,893.12	43,795.69	41,151.74	40,851.38	40,079.02	32,745.15	23,510.07	28,393.72
Depositos Extranjeros en Bancos	(5,269.58)	(15.05%)	35,003.10	41,764.36	20,464.68	35,540.04	26,355.82	45,761.46	37,233.27	40,408.80	25,736.03	37,854.43	32,793.46	29,708.26	29,733.52
A la Vista	14,927.37	829.60%	1,799.35	2,760.40	2,460.40	4,835.43	5,850.92	4,156.55	18,727.74	19,902.95	11,229.86	17,847.94	20,786.67	16,201.46	16,726.71
A Plazo	(20,196.95)	(60.83%)	33,203.76	39,003.96	18,004.29	30,704.61	20,504.90	41,604.91	18,505.53	20,505.86	14,506.17	20,006.49	12,006.80	13,506.80	13,006.81
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(8,680.75)	(51.26%)	16,933.49	7,675.80	12,213.07	12,332.58	11,169.50	7,902.78	9,072.77	9,720.09	7,842.57	6,611.09	7,064.51	7,557.97	8,252.74
CARTERA CREDITICIA	(14,503.16)	(2.41%)	602,913.53	601,808.81	599,786.22	601,263.88	600,119.82	588,236.14	585,709.33	590,479.85	593,000.77	593,777.27	583,738.54	588,797.03	588,410.37
Locales	(8,241.80)	(1.37%)	602,752.54	601,607.15	599,602.12	606,233.10	605,142.62	593,347.94	590,688.19	595,640.27	598,070.35	599,270.48	589,231.78	594,593.72	594,510.74
Extranjero	(5,826.06)	(58.85%)	9,900.41	9,898.95	9,801.38	4,878.23	4,801.26	4,687.16	4,688.64	4,690.14	4,577.01	4,129.30	4,189.74	4,085.42	4,074.35
Menos Provisiones	435.30	4.47%	9,739.42	9,697.29	9,617.27	9,847.45	9,824.07	9,798.96	9,667.50	9,850.55	9,646.59	9,622.52	9,682.98	9,882.11	10,174.72
Locales	6,153.01	153.00%	4,021.70	4,379.96	4,343.36	9,847.45	9,824.06	9,798.96	9,667.50	5,528.15	5,580.61	9,622.52	9,682.98	9,882.11	10,174.71
Extranjero	(5,717.72)	(100.00%)	5,717.72	5,317.33	5,273.91	0.00	0.01	0.00	0.00	4,322.40	4,065.98	0.00	0.00	0.00	0.01
INVERSIONES EN VALORES	64,519.57	63.18%	102,116.04	118,291.04	117,708.04	117,825.12	121,461.34	127,914.09	141,939.42	149,463.90	146,219.13	134,105.63	167,056.91	163,501.22	166,635.61
Locales	(14,154.08)	(20.70%)	68,371.40	69,005.86	68,419.33	68,633.57	63,753.49	57,707.70	58,453.53	57,368.06	53,448.47	51,050.49	53,676.58	54,060.40	54,217.32
Extranjero	78,673.64	233.14%	33,744.65	49,285.18	49,288.71	49,191.55	57,707.85	70,206.39	83,485.89	92,095.84	92,770.66	83,055.14	113,380.33	109,440.82	112,418.29
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	2,949.48	3.60%	81,985.69	77,834.50	79,043.10	78,380.74	81,350.56	80,848.59	81,554.02	82,917.32	79,824.44	79,324.21	82,006.81	82,221.38	84,935.17
Locales	(6,601.78)	(9.07%)	72,825.91	63,901.61	64,843.16	67,468.41	66,822.95	68,248.09	64,918.32	65,983.24	63,468.63	63,594.74	64,718.25	65,270.16	66,224.13
Extranjero	9,551.25	104.27%	9,159.78	13,932.89	14,199.94	10,912.33	14,527.61	12,600.50	16,635.70	16,934.07	16,355.81	15,729.47	17,288.57	16,951.22	18,711.04
TOTAL DE ACTIVOS	2,292.19	0.25%	908,770.08	918,865.68	887,603.02	907,853.03	907,386.43	905,933.96	903,977.29	920,483.56	903,466.98	897,068.49	910,077.23	900,880.50	911,062.27
DEPOSITOS	12,884.68	1.73%	746,030.29	767,408.46	736,319.49	755,091.58	746,415.95	767,218.20	752,678.42	767,366.54	765,216.42	762,319.51	761,619.58	760,247.23	758,914.97
Locales	7,344.22	1.08%	679,952.97	700,809.31	669,932.98	688,050.36	679,400.77	696,011.43	681,480.11	698,973.02	697,349.26	693,121.45	692,747.40	692,350.04	687,297.19

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	1,372.46	0.20%	674,326.57	700,809.31	669,932.98	688,050.36	675,805.29	687,082.80	673,879.00	691,370.71	688,745.84	684,519.42	684,143.81	679,745.59	675,699.04
A la Vista	5,750.15	9.68%	59,413.61	67,991.98	64,396.71	70,276.82	62,395.07	65,544.19	58,828.12	71,064.56	73,813.18	71,469.04	72,041.36	68,991.49	65,163.76
A Plazo	(44,680.93)	(9.45%)	472,589.22	473,084.21	459,071.99	471,204.52	450,753.60	452,967.89	444,451.25	441,877.00	439,901.36	436,303.56	440,273.18	436,382.10	427,908.29
De Ahorros	40,303.24	28.32%	142,323.75	159,733.12	146,464.28	146,569.02	162,656.63	168,570.71	170,599.63	178,429.15	175,031.30	176,746.82	171,829.27	174,372.00	182,626.99
De Bancos	5,971.75	106.14%	5,626.40	0.00	0.00	0.00	3,595.47	8,928.64	7,601.11	7,602.31	8,603.42	8,602.02	8,603.59	12,604.45	11,598.15
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	5,971.75	106.14%	5,626.40	0.00	0.00	0.00	3,595.47	8,928.64	7,601.11	7,602.31	8,603.42	8,602.02	8,603.59	12,604.45	11,598.15
Extranjero	5,540.46	8.38%	66,077.32	66,599.15	66,386.51	67,041.23	67,015.19	71,206.76	71,198.31	68,393.52	67,867.16	69,198.06	68,872.18	67,897.19	71,617.78
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	5,540.46	8.38%	66,077.32	66,599.15	66,386.51	67,041.23	67,015.19	71,206.76	71,198.31	68,393.52	67,867.16	69,198.06	68,872.18	67,897.19	71,617.78
A la Vista	902.84	11.38%	7,936.90	8,912.42	7,414.63	7,606.50	7,258.33	7,311.99	7,578.33	6,756.49	6,189.26	6,446.36	6,556.62	7,102.79	8,839.74
A Plazo	510.67	1.54%	33,058.53	32,062.32	32,936.97	32,711.46	32,980.07	33,540.93	32,669.31	32,418.89	34,238.63	33,890.74	33,366.57	32,843.34	33,569.20
De Ahorros	4,126.95	16.45%	25,081.89	25,624.42	26,034.90	26,723.26	26,776.79	30,353.84	30,950.66	29,218.14	27,439.27	28,860.96	28,948.99	27,951.07	29,208.85
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(9,969.01)	(48.65%)	20,493.07	20,410.17	19,565.30	19,540.97	14,887.94	12,252.46	12,274.01	11,452.22	7,785.03	7,760.70	10,641.99	10,521.99	10,524.06
Locales	(9,971.08)	(48.66%)	20,493.07	20,410.17	19,565.30	19,540.97	14,887.94	12,252.46	12,274.01	11,452.22	7,785.03	7,760.70	10,641.99	10,521.99	10,521.99
Extranjero	2.07	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.07
OTROS PASIVOS	(5,025.92)	(13.74%)	36,586.40	23,958.24	25,171.64	26,055.34	38,814.47	19,025.08	25,784.14	28,321.45	21,360.54	18,654.97	25,626.25	24,046.97	31,560.48
Locales	(5,009.89)	(13.73%)	36,496.23	23,879.70	25,100.08	25,977.05	38,740.30	18,945.99	25,710.68	28,243.02	21,284.15	18,584.25	25,553.33	23,980.01	31,486.34
Extranjero	(16.03)	(17.78%)	90.17	78.54	71.56	78.29	74.18	79.09	73.46	78.43	76.39	70.72	72.92	66.96	74.14
PATRIMONIO	4,402.45	4.17%	105,660.32	107,088.81	106,546.60	107,165.13	107,268.07	107,438.22	113,240.72	113,343.35	109,104.99	108,333.31	112,189.40	106,064.32	110,062.77
Capital	5,500.00	6.12%	89,872.61	89,872.61	89,872.61	89,872.61	89,872.61	89,872.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,322.67	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00
Utilidad de Periodos Anteriores	88.15	(1.03%)	(8,579.08)	(6,256.97)	(6,460.18)	(6,562.19)	(7,269.84)	(7,481.61)	(7,208.17)	(7,418.38)	(7,631.57)	(7,845.66)	(8,058.99)	(8,273.08)	(8,490.94)
Utilidad de Periodo	4,257.49	160.81%	2,647.50	1,316.34	1,643.09	2,214.00	2,660.47	3,070.55	2,781.03	3,276.39	3,777.54	4,288.83	4,950.32	5,484.31	6,905.00

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Ganancia o Perdida en Valores Disponible para la Venta	(5,443.19)	(1,298.17%)	419.30	856.84	191.08	340.71	704.84	676.67	972.58	812.73	(3,713.59)	(4,782.46)	(1,374.53)	(7,819.51)	(5,023.90)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	2,292.19	0.25%	908,770.08	918,865.68	887,603.02	907,853.03	907,386.43	905,933.96	903,977.29	920,483.56	903,466.98	897,068.49	910,077.23	900,880.50	911,062.27