

BALANCE DE SITUACION
Banco Panameño de la Vivienda, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011		2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	21,587.11	30.37%	71,081.13	77,852.89	79,886.92	98,925.32	71,561.31	80,420.27	78,756.62	86,220.39	104,305.28	115,921.34	80,484.11	81,976.38	92,668.23	
Depositos Locales en Bancos	7,028.65	21.24%	33,096.94	31,641.72	29,475.34	33,242.98	32,634.30	33,987.13	37,028.46	37,158.35	39,111.63	38,701.92	38,996.76	38,983.86	40,125.59	
A la Vista	864.53	18.38%	4,703.22	4,585.01	4,453.90	4,046.46	3,799.14	4,080.82	2,802.91	4,215.79	4,440.04	5,440.80	5,446.68	5,870.16	5,567.74	
A Plazo	6,164.13	21.71%	28,393.72	27,056.71	25,021.44	29,196.53	28,835.16	29,906.32	34,225.54	32,942.56	34,671.60	33,261.11	33,550.08	33,113.70	34,557.85	
Depositos Extranjeros en Bancos	15,590.77	52.44%	29,731.45	39,465.25	42,632.77	56,516.07	31,424.22	36,944.83	30,414.20	42,287.85	55,574.86	68,239.85	30,874.25	34,964.57	45,322.21	
A la Vista	24,597.57	147.07%	16,724.64	27,958.19	28,624.74	40,516.07	15,424.22	22,944.83	20,414.20	34,287.85	41,074.86	53,739.85	23,874.25	30,964.57	41,322.21	
A Plazo	(9,006.81)	(69.25%)	13,006.81	11,507.05	14,008.03	16,000.00	16,000.00	14,000.00	10,000.00	8,000.00	14,500.00	14,500.00	7,000.00	4,000.00	4,000.00	
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	(1,032.31)	(12.51%)	8,252.74	6,745.92	7,778.81	9,166.26	7,502.78	9,488.30	11,313.96	6,774.18	9,618.78	8,979.58	10,613.10	8,027.94	7,220.43	
CARTERA CREDITICIA	87,827.93	14.93%	588,410.37	584,434.55	585,924.55	595,773.95	599,601.92	618,120.95	629,856.44	629,598.03	632,554.32	647,269.57	656,631.78	664,489.19	676,238.30	
Locales	89,968.04	15.13%	594,510.74	590,355.36	592,031.76	601,893.03	605,804.28	624,457.71	636,758.62	636,608.65	641,309.77	655,375.25	664,764.65	672,607.32	684,478.77	
Extranjero	(999.66)	(24.54%)	4,074.35	4,063.19	3,793.53	3,781.66	3,770.93	3,657.04	3,632.52	3,619.57	3,250.63	3,238.21	3,224.90	3,087.29	3,074.69	
Menos Provisiones	1,140.45	11.21%	10,174.72	9,983.99	9,900.74	9,900.74	9,973.29	9,993.81	10,534.70	10,630.19	12,006.08	11,343.89	11,357.77	11,205.42	11,315.17	
Locales	1,140.45	11.21%	10,174.71	9,983.94	5,716.83	9,900.24	9,972.13	9,991.80	7,698.31	7,857.98	6,940.67	6,337.63	6,530.10	6,648.99	11,315.17	
Extranjero	(0.01)	(100.00%)	0.01	0.05	4,183.91	0.50	1.15	2.01	2,836.39	2,772.21	5,065.41	5,006.26	4,827.67	4,556.43	0.00	
INVERSIONES EN VALORES	13,734.65	8.27%	166,044.21	157,641.40	158,412.32	139,446.88	154,521.39	153,485.47	151,781.57	149,095.75	153,196.88	176,076.41	184,446.15	175,489.44	179,778.87	
Locales	(6,142.96)	(11.34%)	54,179.17	55,694.66	54,463.19	55,088.38	55,997.81	55,907.13	56,543.87	56,373.83	57,170.81	55,021.60	43,086.68	43,386.11	48,036.21	
Extranjero	19,877.62	17.77%	111,865.05	101,946.74	103,949.13	84,358.50	98,523.58	97,578.34	95,237.70	92,721.93	96,026.07	121,054.80	141,359.47	132,103.33	131,742.66	
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	(20,068.89)	(23.63%)	84,936.20	85,965.10	85,597.07	87,760.30	86,612.55	88,354.03	106,304.57	83,688.17	74,535.44	74,051.95	65,686.35	67,513.46	64,867.31	
Locales	(18,187.14)	(27.46%)	66,225.17	67,773.03	67,954.04	67,899.23	69,107.25	69,069.73	67,036.14	64,752.98	55,919.57	56,074.08	50,379.34	50,614.14	48,038.03	
Extranjero	(1,881.75)	(10.06%)	18,711.04	18,192.08	17,643.03	19,861.06	17,505.29	19,284.30	39,268.43	18,935.19	18,615.87	17,977.87	15,307.01	16,899.32	16,829.28	
TOTAL DE ACTIVOS	103,080.80	11.32%	910,471.91	905,893.95	909,820.85	921,906.44	912,297.16	940,380.71	966,699.20	948,602.34	964,591.92	1,013,319.28	987,248.40	989,468.47	1,013,552.71	
DEPOSITOS	54,809.02	7.14%	767,575.28	758,663.36	760,173.87	766,380.27	767,069.65	786,223.43	809,035.24	787,252.47	800,806.52	815,540.55	798,576.33	797,948.89	822,384.31	
Locales	46,875.77	6.74%	695,342.89	689,066.64	687,435.74	695,633.12	697,872.13	716,437.49	738,089.23	715,222.93	729,521.45	745,026.20	725,404.41	723,554.07	742,218.67	

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			2011 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	39,277.51	5.74%	683,744.74	677,465.74	674,978.58	682,030.12	681,766.29	699,330.59	719,981.38	696,114.73	707,412.91	721,908.00	703,485.09	712,858.14	723,022.25
A la Vista	10,356.49	15.69%	66,026.70	70,440.16	68,955.34	70,599.86	70,257.62	73,555.20	93,866.08	70,951.51	63,502.21	72,040.77	75,209.57	71,602.89	76,383.18
A Plazo	32,433.59	7.58%	428,002.39	422,082.68	410,946.08	413,226.59	412,025.81	419,399.69	417,766.17	426,087.67	438,926.13	450,005.68	442,149.78	453,069.18	460,435.98
De Ahorros	(3,512.57)	(1.85%)	189,715.66	184,942.91	195,077.15	198,203.67	199,482.87	206,375.71	208,349.13	199,075.55	204,984.57	199,861.56	186,125.73	188,186.07	186,203.09
De Bancos	7,598.26	65.51%	11,598.15	11,600.90	12,457.16	13,603.00	16,105.83	17,106.90	18,107.85	19,108.20	22,108.54	23,118.20	21,919.33	10,695.93	19,196.41
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	7,598.26	65.51%	11,598.15	11,600.90	12,457.16	13,603.00	16,105.83	17,106.90	18,107.85	19,108.20	22,108.54	23,118.20	21,919.33	10,695.93	19,196.41
Extranjero	7,933.25	10.98%	72,232.39	69,596.72	72,738.13	70,747.15	69,197.52	69,785.94	70,946.01	72,029.54	71,285.07	70,514.35	73,171.92	74,394.82	80,165.64
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	7,933.25	10.98%	72,232.39	69,596.72	72,738.13	70,747.15	69,197.52	69,785.94	70,946.01	72,029.54	71,285.07	70,514.35	73,171.92	74,394.82	80,165.64
A la Vista	(1,910.33)	(20.47%)	9,331.55	6,043.83	7,103.20	6,568.32	6,509.94	6,365.98	6,935.69	7,811.38	6,572.58	6,687.78	6,102.07	7,182.82	7,421.23
A Plazo	2,087.00	6.22%	33,569.20	32,019.23	31,892.06	31,131.42	31,529.23	32,616.12	34,057.34	34,357.43	34,232.47	33,681.38	35,156.78	35,088.18	35,656.20
De Ahorros	7,756.58	26.44%	29,331.64	31,533.65	33,742.88	33,047.41	31,158.35	30,803.84	29,952.98	29,860.73	30,480.02	30,145.19	31,913.07	32,123.82	37,088.22
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	26,993.72	256.55%	10,521.99	9,770.41	9,770.41	9,770.41	9,018.84	9,018.84	9,018.84	8,267.27	8,267.27	36,862.28	37,572.71	37,515.70	37,515.70
Locales	26,993.72	256.55%	10,521.99	9,770.41	9,770.41	9,770.41	9,018.84	9,018.84	9,018.84	8,267.27	8,267.27	36,862.27	37,515.70	37,515.70	37,515.70
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	57.00	0.00	0.00
OTROS PASIVOS	8,684.12	38.17%	22,751.15	20,550.49	24,418.13	29,790.94	20,552.58	32,025.16	32,464.13	33,766.12	32,698.32	39,893.62	30,449.20	31,318.04	31,435.27
Locales	8,687.54	38.31%	22,677.01	20,475.69	24,349.95	29,718.09	20,468.86	31,946.72	32,384.98	33,679.46	32,610.88	39,799.96	30,362.80	31,237.36	31,364.55
Extranjero	(3.42)	(4.61%)	74.14	74.80	68.18	72.86	83.72	78.44	79.15	86.65	87.44	93.67	86.40	80.68	70.72
PATRIMONIO	12,593.94	11.49%	109,623.49	116,909.69	115,458.43	115,964.81	115,656.08	113,113.28	116,180.99	119,316.47	122,819.80	121,022.83	120,650.17	122,685.84	122,217.43
Capital	16,893.44	17.71%	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	95,372.61	112,266.05	112,266.05	112,266.05	112,266.05
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	(21,300.00)	(100.00%)	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	21,300.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	2,890.97	(34.05%)	(8,490.94)	(1,804.40)	(1,860.99)	(2,672.85)	(4,250.42)	(4,449.25)	(4,686.74)	(4,908.48)	(5,940.86)	(3,841.01)	(4,055.59)	(4,277.33)	(5,599.96)
Utilidad de Periodo	4,472.22	69.17%	6,465.72	702.45	1,329.94	2,289.42	3,029.92	3,867.04	4,782.57	5,746.89	8,110.43	8,430.02	9,530.79	10,129.67	10,937.93

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	9,637.31	(191.83%)	(5,023.90)	1,339.04	(683.13)	(324.36)	203.98	(2,977.12)	(587.44)	1,805.46	3,977.63	4,167.78	2,908.93	4,567.45	4,613.41
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	103,080.80	11.32%	910,471.91	905,893.95	909,820.85	921,906.44	912,297.16	940,380.71	966,699.20	948,602.34	964,591.92	1,013,319.28	987,248.40	989,468.47	1,013,552.71