

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,285.32	6.78%	92,668.23	50,645.74	68,011.83	62,257.24	77,448.13	72,042.56	51,269.33	95,170.63	110,919.20	75,521.41	78,843.21	64,479.47	98,953.55
Depositos Locales en Bancos	(3,486.28)	(8.69%)	40,125.59	30,427.23	27,784.03	27,514.16	30,619.11	29,589.67	24,222.87	24,237.04	29,706.23	33,440.26	28,734.74	33,877.40	36,639.31
A la Vista	(152.37)	(2.74%)	5,567.74	5,492.96	5,384.60	5,363.34	8,376.33	5,545.32	5,481.60	5,274.28	5,211.91	9,179.43	5,446.68	5,054.28	5,415.37
A Plazo	(3,333.91)	(9.65%)	34,557.85	24,934.27	22,399.42	22,150.81	22,242.77	24,044.35	18,741.27	18,962.76	24,494.32	24,260.83	23,288.06	28,823.12	31,223.93
Depositos Extranjeros en Bancos	6,072.40	13.40%	45,322.21	12,150.09	32,553.09	27,548.30	37,239.42	33,651.43	17,956.96	62,821.36	72,189.35	27,697.15	36,471.42	20,890.07	51,394.61
A la Vista	3,762.36	9.10%	41,322.21	12,150.09	32,553.09	27,548.30	30,938.75	25,349.61	11,653.58	56,516.78	63,883.46	19,390.27	30,163.64	14,581.05	45,084.57
A Plazo	2,310.04	57.75%	4,000.00	0.00	0.00	0.00	6,300.67	8,301.81	6,303.38	6,304.58	8,305.89	8,306.88	6,307.78	6,309.02	6,310.04
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	3,699.21	51.23%	7,220.43	8,068.42	7,674.71	7,194.79	9,589.60	8,801.47	9,089.49	8,112.24	9,023.62	14,383.99	13,637.05	9,711.99	10,919.63
CARTERA CREDITICIA	161,024.57	23.81%	676,238.30	693,556.82	698,945.88	712,947.87	720,726.36	729,212.80	738,235.75	756,278.54	761,206.08	779,303.08	778,478.69	806,000.11	837,262.86
Locales	139,465.50	20.38%	684,478.77	701,892.71	707,637.09	721,537.70	729,072.45	737,623.07	746,718.18	764,797.18	770,095.45	777,179.11	767,931.34	791,857.76	823,944.28
Extranjero	22,256.64	723.87%	3,074.69	3,061.81	2,683.68	2,683.67	2,657.84	2,529.90	2,516.86	2,503.44	2,151.22	13,099.75	21,516.74	25,689.89	25,331.33
Menos Provisiones	697.57	6.16%	11,315.17	11,397.71	11,374.90	11,273.49	11,003.93	10,940.18	10,999.30	11,022.08	11,040.58	10,975.78	10,969.39	11,547.55	12,012.74
Locales	697.57	6.16%	11,315.17	11,397.71	11,374.90	11,273.49	11,003.93	10,940.18	10,999.30	11,022.08	11,040.58	10,975.78	10,969.39	11,547.55	12,012.74
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
INVERSIONES EN VALORES	40,405.83	22.48%	179,778.87	226,032.06	213,227.84	208,508.16	197,025.93	187,793.81	200,739.67	223,055.01	240,324.33	244,638.55	244,962.66	228,368.87	220,184.70
Locales	(19,011.60)	(39.58%)	48,036.21	57,687.38	54,251.22	54,472.30	51,813.44	41,375.67	37,988.72	37,723.62	38,081.90	37,020.32	36,892.22	36,516.22	29,024.61
Extranjero	59,417.43	45.10%	131,742.66	168,344.68	158,976.62	154,035.86	145,212.48	146,418.13	162,750.95	185,331.39	202,242.43	207,618.23	208,070.43	191,852.65	191,160.09
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	34,348.92	52.95%	64,867.31	66,035.86	68,176.92	68,665.42	71,198.28	71,079.06	67,985.32	68,002.35	74,145.88	102,192.00	108,050.11	107,138.45	99,216.23
Locales	38,308.96	79.75%	48,038.03	49,353.85	50,208.95	51,858.21	53,002.73	52,521.08	50,181.61	51,365.96	53,573.91	85,811.65	87,791.19	86,151.61	86,346.99
Extranjero	(3,960.04)	(23.53%)	16,829.28	16,682.00	17,967.98	16,807.21	18,195.55	18,557.99	17,803.71	16,636.39	20,571.97	16,380.35	20,258.92	20,986.84	12,869.24
TOTAL DE ACTIVOS	242,064.63	23.88%	1,013,552.71	1,036,270.48	1,048,362.47	1,052,378.69	1,066,398.69	1,060,128.24	1,058,230.07	1,142,506.53	1,186,595.50	1,201,655.03	1,210,334.67	1,205,986.88	1,255,617.34
DEPOSITOS	95,559.02	11.62%	822,384.31	818,301.24	824,047.76	839,942.14	853,810.29	851,807.13	856,745.98	871,496.06	872,813.88	896,304.42	901,525.91	901,292.52	917,943.33
Locales	82,880.56	11.17%	742,218.67	737,563.63	743,458.58	752,987.62	767,594.52	767,422.30	774,088.95	786,411.67	784,115.08	807,183.72	811,833.91	809,991.75	825,099.23

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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	71,753.67	9.92%	723,022.25	717,365.80	721,232.91	735,161.90	743,448.90	742,574.35	751,739.78	764,059.84	761,789.87	783,356.60	790,004.36	791,163.48	794,775.92
A la Vista	23,604.26	30.90%	76,383.18	70,109.26	75,364.68	78,494.76	80,576.19	76,672.41	77,061.15	77,117.96	85,044.74	85,032.81	92,298.18	94,344.81	99,987.45
A Plazo	33,890.50	7.36%	460,435.98	459,066.04	459,130.03	462,945.75	468,253.05	474,556.86	471,579.87	477,300.43	476,911.02	483,520.44	494,351.24	490,478.50	494,326.49
De Ahorros	14,258.90	7.66%	186,203.09	188,190.49	186,738.21	193,721.39	194,619.65	191,345.08	203,098.76	209,641.45	199,834.11	214,803.34	203,354.94	206,340.17	200,461.99
De Bancos	11,126.90	57.96%	19,196.41	20,197.83	22,225.67	17,825.72	24,145.63	24,847.95	22,349.17	22,351.83	22,325.21	23,827.12	21,829.54	18,828.27	30,323.31
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	11,126.90	57.96%	19,196.41	20,197.83	22,225.67	17,825.72	24,145.63	24,847.95	22,349.17	22,351.83	22,325.21	23,827.12	21,829.54	18,828.27	30,323.31
Extranjero	12,678.46	15.82%	80,165.64	80,737.61	80,589.18	86,954.52	86,215.76	84,384.83	82,657.03	85,084.39	88,698.80	89,120.70	89,692.01	91,300.77	92,844.10
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	12,678.46	15.82%	80,165.64	80,737.61	80,589.18	86,954.52	86,215.76	84,384.83	82,657.03	85,084.39	88,698.80	89,120.70	89,692.01	91,300.77	92,844.10
A la Vista	(660.10)	(8.89%)	7,421.23	6,572.84	6,403.88	8,710.82	6,439.42	6,031.81	6,299.92	7,668.50	6,769.88	7,372.76	6,133.99	6,287.73	6,761.12
A Plazo	12,531.54	35.15%	35,656.20	35,715.28	35,947.88	35,985.83	36,812.43	37,957.16	39,727.43	42,811.44	43,920.55	43,573.90	46,036.50	45,595.00	48,187.73
De Ahorros	807.02	2.18%	37,088.22	38,449.49	38,237.42	42,257.87	42,963.92	40,395.85	36,629.68	34,604.44	38,008.37	38,174.03	37,521.52	39,418.04	37,895.24
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	151,812.00	404.66%	37,515.70	71,020.53	75,524.91	64,867.08	56,357.08	61,050.51	59,193.51	131,517.94	168,452.94	157,466.74	156,004.04	156,004.04	189,327.70
Locales	94,568.05	252.08%	37,515.70	71,020.53	75,524.89	64,867.08	56,357.08	61,050.51	59,193.51	97,317.94	118,208.99	107,208.99	105,760.09	105,760.09	132,083.76
Extranjero	57,243.95	0.00%	0.00	0.00	0.02	0.00	0.00	0.00	0.00	34,200.00	50,243.95	50,257.74	50,243.95	50,243.95	57,243.95
OTROS PASIVOS	3,401.34	11.23%	30,281.41	27,511.11	26,219.34	25,551.16	33,084.45	30,044.75	30,934.73	27,125.01	35,025.41	35,001.51	35,821.93	32,565.54	33,682.74
Locales	3,348.78	11.08%	30,210.69	27,441.98	26,160.58	25,464.02	33,009.62	29,967.61	30,839.24	26,987.41	34,829.31	34,765.26	35,652.79	32,363.43	33,559.47
Extranjero	52.55	74.31%	70.72	69.12	58.76	87.14	74.83	77.14	95.48	137.60	196.10	236.25	169.14	202.11	123.27
PATRIMONIO	(8,707.73)	(7.06%)	123,371.29	119,437.60	122,570.45	122,018.31	123,146.88	117,225.85	111,355.85	112,367.53	110,303.27	112,882.37	116,982.79	116,124.79	114,663.57
Capital	14.57	0.01%	112,266.05	112,266.05	112,266.05	112,266.05	112,266.05	112,266.05	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61
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	896.62	0.00%	0.00	0.00	0.00	0.00	342.06	256.92	471.77	470.35	525.34	569.34	597.96	711.66	896.62
Utilidad de Periodos Anteriores	4,353.96	(77.75%)	(5,599.96)	5,124.76	6,082.43	5,795.71	3,744.24	3,612.17	3,187.10	2,971.31	1,343.12	1,081.91	843.08	519.17	(1,246.00)
Utilidad de Periodo	510.72	4.22%	12,091.80	1,485.56	2,286.67	2,827.95	3,925.35	4,982.01	6,256.51	7,071.52	7,694.63	9,006.31	10,054.09	11,498.57	12,602.51

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Ganancia o Perdida en Valores Disponible para la Venta	(14,483.59)	(313.95%)	4,613.41	561.24	1,935.30	1,128.60	2,869.18	(3,891.29)	(10,840.14)	(10,426.26)	(11,540.43)	(10,055.80)	(6,792.95)	(8,885.23)	(9,870.18)
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	242,064.63	23.88%	1,013,552.71	1,036,270.48	1,048,362.47	1,052,378.69	1,066,398.69	1,060,128.24	1,058,230.07	1,142,506.53	1,186,595.50	1,201,655.03	1,210,334.67	1,205,986.88	1,255,617.34