

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	31,798.46	27.49%	115,667.82	79,351.57	115,388.65	151,669.36	88,206.44	89,225.56	91,744.36	88,470.91	133,079.67	85,720.29	82,777.90	78,401.57	147,466.28
Depositos Locales en Bancos	5,960.79	10.08%	59,146.46	47,170.06	52,137.50	64,178.63	54,964.20	62,888.49	59,712.87	52,643.20	47,528.83	53,560.89	51,663.13	47,681.22	65,107.25
A la Vista	(169.21)	(2.70%)	6,276.46	6,110.06	6,087.50	8,528.63	6,174.20	10,898.49	6,272.87	6,093.20	7,518.83	6,475.89	10,633.13	8,381.22	6,107.25
A Plazo	6,130.00	11.59%	52,870.00	41,060.00	46,050.00	55,650.00	48,790.00	51,990.00	53,440.00	46,550.00	40,010.00	47,085.00	41,030.00	39,300.00	59,000.00
Depositos Extranjeros en Bancos	30,320.79	69.68%	43,517.31	19,790.34	52,246.71	77,069.55	22,096.95	14,641.11	21,386.37	25,222.89	75,186.05	20,839.69	19,321.78	19,134.62	73,838.10
A la Vista	22,819.05	80.02%	28,517.31	16,290.34	41,746.71	69,069.55	20,096.95	14,641.11	21,386.37	25,222.89	75,186.05	20,839.69	19,321.78	19,134.62	51,336.36
A Plazo	7,501.74	50.01%	15,000.00	3,500.00	10,500.00	8,000.00	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,501.74
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	(4,483.12)	(34.47%)	13,004.05	12,391.17	11,004.43	10,421.18	11,145.29	11,695.96	10,645.12	10,604.82	10,364.79	11,319.71	11,793.00	11,585.73	8,520.93
CARTERA CREDITICIA	153,553.86	15.22%	1,008,786.58	1,021,202.32	1,053,824.12	1,070,899.32	1,056,243.64	1,058,705.28	1,080,273.96	1,082,268.03	1,080,163.22	1,142,117.24	1,158,788.88	1,166,699.24	1,162,340.44
Locales	147,644.27	15.19%	971,755.60	987,432.22	1,012,311.13	1,030,014.00	1,037,301.47	1,043,645.67	1,052,115.71	1,052,518.07	1,048,388.37	1,079,386.10	1,098,185.12	1,110,864.93	1,119,399.87
Extranjero	2,029.89	4.28%	47,468.61	44,207.72	51,950.61	51,950.60	30,007.44	26,124.88	38,122.56	39,714.26	41,739.16	73,142.61	71,015.22	63,804.06	49,498.50
Menos Provisiones	(3,879.69)	(37.17%)	10,437.62	10,437.62	10,437.62	11,065.28	11,065.28	11,065.28	9,964.30	9,964.30	9,964.30	10,411.47	10,411.47	7,969.74	6,557.93
Locales	(3,879.69)	(37.17%)	10,437.62	10,437.62	10,437.62	11,065.28	11,065.28	11,065.28	9,964.30	9,964.30	9,964.30	10,411.47	10,411.47	7,969.74	6,557.93
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	86,031.34	55.41%	155,253.07	185,663.68	188,564.54	189,231.92	246,276.71	254,372.73	261,732.65	269,597.65	280,323.58	273,797.74	286,213.59	292,047.82	241,284.41
Locales	7,892.54	22.75%	34,694.25	34,571.97	34,544.75	34,406.64	34,333.78	34,175.31	43,678.52	47,829.01	42,588.28	43,566.97	43,407.04	43,407.13	42,586.78
Extranjero	78,138.80	64.81%	120,558.82	151,091.71	154,019.79	154,825.28	211,942.93	220,197.42	218,054.13	221,768.64	237,735.30	230,230.78	242,806.55	248,640.69	198,697.63
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	(48,094.10)	(29.91%)	160,815.43	106,956.68	103,630.14	106,964.09	108,178.01	108,547.63	97,734.71	98,181.64	100,902.76	111,640.71	110,907.14	116,394.73	112,721.33
Locales	18,727.97	23.73%	78,910.97	82,997.16	89,846.08	92,577.62	91,582.16	91,472.31	80,559.74	81,150.40	82,153.95	89,258.89	87,770.73	101,233.11	97,638.94
Extranjero	(66,822.07)	(81.59%)	81,904.46	23,959.52	13,784.06	14,386.46	16,595.85	17,075.32	17,174.97	17,031.24	18,748.81	22,381.82	23,136.40	15,161.62	15,082.39
TOTAL DE ACTIVOS	223,289.56	15.50%	1,440,522.90	1,393,174.25	1,461,407.45	1,518,764.69	1,498,904.80	1,510,851.20	1,531,485.68	1,538,518.23	1,594,469.24	1,613,275.99	1,638,687.50	1,653,543.36	1,663,812.46
DEPOSITOS	166,297.61	15.95%	1,042,618.31	1,034,555.23	1,043,018.16	1,063,253.57	1,038,935.24	1,049,218.02	1,080,892.61	1,104,371.22	1,123,746.58	1,140,944.96	1,158,446.26	1,173,304.85	1,208,915.92
Locales	149,738.50	16.23%	922,786.38	915,961.83	922,579.06	936,493.86	913,248.24	922,735.28	959,897.34	982,139.81	996,919.57	1,014,088.88	1,031,331.03	1,040,049.07	1,072,524.88

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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	137,890.85	15.68%	879,588.08	882,762.86	881,628.93	874,042.83	871,796.01	883,282.55	918,443.90	943,638.10	964,917.57	976,986.39	994,527.90	1,007,003.62	1,017,478.94
A la Vista	(7,743.94)	(8.15%)	95,031.72	97,483.43	92,198.82	83,610.86	85,150.02	84,954.91	81,790.13	83,201.19	88,774.26	92,108.32	101,701.42	87,778.24	87,287.77
A Plazo	85,384.78	16.24%	525,844.59	528,596.39	537,581.31	533,925.50	530,519.76	535,483.83	548,070.53	564,589.00	570,193.39	577,390.75	586,812.60	616,647.52	611,229.37
De Ahorros	60,250.02	23.29%	258,711.78	256,683.04	251,848.81	256,506.46	256,126.23	262,843.82	288,583.23	295,847.91	305,949.92	307,487.32	306,013.89	302,577.86	318,961.79
De Bancos	11,847.64	27.43%	43,198.30	33,198.97	40,950.13	62,451.04	41,452.23	39,452.73	41,453.44	38,501.71	32,002.01	37,102.50	36,803.13	33,045.45	55,045.94
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	11,847.64	27.43%	43,198.30	33,198.97	40,950.13	62,451.04	41,452.23	39,452.73	41,453.44	38,501.71	32,002.01	37,102.50	36,803.13	33,045.45	55,045.94
Extranjero	16,559.11	13.82%	119,831.92	118,593.41	120,439.10	126,759.70	125,687.00	126,482.74	120,995.27	122,231.41	126,827.00	126,856.07	127,115.24	133,255.79	136,391.04
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	16,559.11	13.82%	119,831.92	118,593.41	120,439.10	126,759.70	125,687.00	126,482.74	120,995.27	122,231.41	126,827.00	126,856.07	127,115.24	133,255.79	136,391.04
A la Vista	3,474.69	48.50%	7,164.21	7,195.73	6,853.96	6,147.60	6,057.03	5,447.04	6,109.60	6,584.20	6,225.81	5,861.41	6,870.88	7,591.37	10,638.89
A Plazo	10,337.67	16.33%	63,310.94	64,150.61	65,394.79	66,000.02	68,222.89	69,908.90	68,776.32	68,011.08	68,700.16	71,406.48	73,007.45	74,924.88	73,648.61
De Ahorros	2,746.75	5.57%	49,356.78	47,247.07	48,190.34	54,612.09	51,407.08	51,126.79	46,109.35	47,636.13	51,901.03	49,588.18	47,236.91	50,739.53	52,103.53
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	72,933.19	31.40%	232,296.89	190,633.55	252,133.55	288,953.76	291,980.17	292,291.17	287,573.99	270,992.85	311,801.66	308,268.22	316,678.53	314,394.10	305,230.08
Locales	101,955.50	50.16%	203,274.58	149,611.24	199,111.24	196,313.57	199,340.00	199,651.00	194,933.82	195,310.44	236,144.94	221,753.02	224,193.18	314,394.10	305,230.08
Extranjero	(29,022.31)	(100.00%)	29,022.31	41,022.31	53,022.31	92,640.19	92,640.17	92,640.17	92,640.17	75,682.41	75,656.72	86,515.19	92,485.35	0.00	0.00
OTROS PASIVOS	(11,714.67)	(33.38%)	35,096.53	34,064.83	33,374.78	32,511.65	33,151.97	33,885.18	31,196.74	31,731.98	33,431.93	45,411.23	37,113.56	35,155.17	23,381.85
Locales	(11,679.07)	(33.57%)	34,791.15	33,730.19	32,986.27	32,200.17	32,819.18	33,536.53	30,906.51	31,417.38	33,092.14	45,088.64	36,793.75	34,839.33	23,112.08
Extranjero	(35.60)	(11.66%)	305.38	334.65	388.51	311.48	332.79	348.65	290.22	314.60	339.80	322.59	319.81	315.84	269.77
PATRIMONIO	(4,226.57)	(3.24%)	130,511.18	133,920.64	132,880.97	134,045.71	134,837.41	135,456.83	131,822.33	131,422.17	125,489.07	118,651.58	126,449.15	130,689.24	126,284.61
Capital	0.00	0.00%	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	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	17,901.70	140.45%	12,745.74	14,324.92	14,544.44	13,032.77	13,912.30	12,943.96	16,299.51	16,521.49	17,681.38	19,791.88	16,667.92	26,993.10	30,647.44
Provisiones Dinámicas	5,971.71	57.40%	10,404.47	10,404.47	10,404.47	10,404.47	10,404.47	10,404.47	14,290.87	14,290.87	14,290.87	14,290.87	14,290.87	14,290.87	16,376.18
Otras Reservas	11,929.99	509.55%	2,341.27	3,920.45	4,139.96	2,628.30	3,507.83	2,539.49	2,008.64	2,230.62	3,390.51	5,501.01	2,377.05	12,702.23	14,271.26

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Utilidad de Periodos Anteriores	(157.80)	5.11%	(3,086.71)	13,525.16	11,660.76	12,403.90	9,133.38	9,884.50	6,318.75	5,879.55	2,594.26	273.55	3,180.29	2,535.24	(3,244.51)
Utilidad de Periodo	(4,468.84)	(27.24%)	16,408.27	857.26	1,500.69	2,800.73	3,850.87	4,602.12	5,292.79	6,340.42	7,216.37	8,145.20	9,290.06	10,495.76	11,939.43
Ganancia o Perdida en Valores Disponibles para la Venta	(17,501.63)	223.33%	(7,836.73)	(7,067.31)	(7,105.53)	(6,472.30)	(4,339.75)	(4,254.37)	(8,369.32)	(9,599.91)	(14,283.55)	(21,839.66)	(14,969.74)	(21,615.47)	(25,338.36)
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	223,289.56	15.50%	1,440,522.90	1,393,174.25	1,461,407.45	1,518,764.69	1,498,904.80	1,510,851.20	1,531,485.68	1,538,518.23	1,594,469.24	1,613,275.99	1,638,687.50	1,653,543.36	1,663,812.46