



Banco Panameño de la Vivienda, S.A. BANVIVIENDA
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	15,683,005.42	55.60	28,206,356.69	25,708,135.97	22,375,428.96	21,982,203.98	27,360,296.43	28,314,315.17	27,995,845.48	27,857,419.44	31,989,521.26	32,040,005.31	32,958,872.54	28,992,133.37	43,889,362.11
Depositos Locales en Bancos	4,728,819.12	18.95	24,952,370.27	22,738,498.19	15,554,423.19	18,807,639.24	24,933,436.13	25,910,125.47	20,180,679.70	22,009,521.32	28,983,482.72	28,530,711.08	30,201,309.34	26,227,980.18	29,681,189.39
A la Vista	1,638,781.73	2,599.72	63,036.83	711,643.20	713,982.61	778,572.72	834,589.79	5,742,949.36	911,160.73	1,955,051.36	5,020,284.20	5,892,946.39	3,219,445.45	1,100,270.31	1,701,818.56
A Plazo	3,090,037.39	12.42	24,889,333.44	22,026,854.99	14,840,440.58	18,029,066.52	24,098,846.34	20,167,176.11	19,269,518.97	20,054,469.96	23,963,198.52	22,637,764.69	26,981,863.89	25,127,709.87	27,979,370.83
Depositos Extranjeros en Bancos	7,543,987.67	1,186.43	635,854.52	615,187.84	3,528,335.08	1,340,223.57	775,176.65	795,061.13	4,282,835.93	3,578,054.25	779,272.78	1,236,752.51	229,414.94	687,731.85	8,179,842.19
A la Vista	841,552.42	132.35	635,854.52	615,187.84	3,528,335.08	615,223.57	458,545.05	795,061.13	3,274,998.35	942,879.05	779,272.78	1,180,940.58	220,848.27	472,502.22	1,477,406.94
A Plazo	6,702,435.25	0.00	0.00	0.00	0.00	725,000.00	316,631.60	0.00	1,007,837.58	2,635,175.20	0.00	55,811.93	8,566.67	215,229.63	6,702,435.25
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	3,410,198.63	130.25	2,618,131.90	2,354,449.94	3,292,670.69	1,834,341.17	1,651,683.65	1,609,128.57	3,532,329.85	2,269,843.87	2,226,765.76	2,272,541.72	2,528,148.26	2,076,421.34	6,028,330.53
CARTERA CREDITICIA	29,618,535.11	30.52	97,059,473.79	97,567,741.80	100,468,484.06	101,003,097.27	105,414,889.23	108,890,976.97	111,811,421.31	114,002,880.53	116,192,307.74	116,808,281.21	118,985,890.68	122,690,564.56	126,678,008.90
Locales	29,583,031.85	30.19	97,989,552.85	98,496,311.82	101,375,559.99	101,952,967.17	106,375,513.76	109,804,542.86	112,784,442.88	114,925,506.97	117,016,144.91	117,610,462.94	119,768,826.35	123,456,909.47	127,572,584.70
Extranjero	106,080.92	71.18	149,032.62	147,488.35	181,899.98	144,851.43	143,618.56	202,412.72	141,368.40	176,126.03	279,915.30	281,951.31	291,753.67	308,344.43	255,113.54
Menos Provisiones	70,577.66	6.54	1,079,111.68	1,076,058.37	1,088,975.91	1,094,721.33	1,104,243.09	1,115,978.61	1,114,389.97	1,098,752.47	1,103,752.47	1,084,133.04	1,074,689.34	1,074,689.34	1,149,689.34
Locales	70,577.66	6.54	1,079,111.68	1,076,058.37	1,088,975.91	1,094,721.33	1,104,243.09	1,115,978.61	1,114,389.97	1,098,752.47	1,103,752.47	1,084,133.04	1,074,689.34	1,074,689.34	1,149,689.34
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	36,262,914.87	192.00	18,886,618.03	19,170,445.43	12,899,002.74	19,600,006.10	25,374,798.64	32,679,318.95	40,060,496.91	40,020,000.32	38,349,967.59	41,450,238.43	44,689,464.29	51,060,288.49	55,149,532.90
Locales	8,549,554.76	45.27	18,886,618.03	19,170,445.43	12,899,002.74	19,600,006.10	25,374,798.64	32,679,318.95	8,605,589.59	15,047,402.72	11,988,221.85	15,047,275.77	18,203,192.66	24,661,735.13	27,436,172.79
Extranjero	27,713,360.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,454,907.32	24,972,597.60	26,361,745.74	26,402,962.66	26,486,271.63	26,398,553.36	27,713,360.11
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	6,981,039.44	79.23	8,811,240.02	9,436,422.18	9,984,698.05	9,588,441.73	9,757,971.15	9,599,738.79	9,519,849.85	13,957,179.94	14,204,386.33	15,050,733.24	14,903,298.87	15,108,220.46	15,792,279.46
Locales	6,537,147.83	74.21	8,808,892.86	9,433,722.32	9,981,953.90	9,585,417.40	9,754,755.06	9,596,082.79	9,516,365.04	13,712,783.13	13,890,756.09	14,893,827.45	14,661,609.72	14,806,498.42	15,346,040.69
Extranjero	443,891.61	18,911.86	2,347.16	2,699.86	2,744.15	3,024.33	3,216.09	3,656.00	3,484.81	244,396.81	313,630.24	156,905.79	241,689.15	301,722.04	446,238.77
TOTAL DE ACTIVOS	88,545,494.84	57.89	152,963,688.53	151,882,745.38	145,727,613.81	152,173,749.08	167,907,955.45	179,484,349.88	189,387,613.55	195,837,480.23	200,736,182.92	205,349,258.19	211,537,526.38	217,851,206.88	241,509,183.37
DEPOSITOS	47,939,104.35	36.97	129,671,964.58	128,396,282.25	126,167,092.66	126,809,546.32	131,044,901.03	129,938,502.11	130,115,127.92	133,383,994.25	143,233,095.62	144,887,954.99	151,902,520.40	155,424,000.25	177,611,068.93
Locales	47,280,752.43	37.41	126,380,329.62	125,214,601.31	123,163,208.09	123,818,773.04	128,050,267.47	126,842,763.89	127,080,850.52	129,819,173.79	139,873,884.91	141,576,808.06	148,362,913.75	151,625,522.30	173,661,082.05
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	52,903,299.95	45.93	115,180,329.62	114,064,601.31	114,411,278.40	115,064,585.80	119,494,177.54	118,284,508.25	118,519,824.59	124,255,496.54	134,307,244.12	136,007,829.82	142,790,072.64	146,049,587.94	168,083,629.57
A la Vista	8,535,472.66	205.46	4,154,251.72	5,528,925.75	5,644,044.82	5,369,010.09	9,135,730.69	7,972,403.21	7,560,424.36	9,479,698.81	10,401,482.26	9,096,824.75	9,973,184.84	10,724,391.60	12,689,724.38
A Plazo	40,201,079.61	39.56	101,624,486.45	99,253,495.73	98,871,831.98	100,064,784.87	100,710,834.45	100,305,441.50	101,571,000.53	105,219,251.84	113,249,062.66	115,801,886.25	122,072,375.31	124,675,739.10	141,825,566.06
De Ahorros	4,166,747.68	44.32	9,401,591.45	9,282,179.83	9,895,401.60	9,630,790.84	9,647,612.40	10,006,663.54	9,388,399.70	9,556,545.89	10,656,699.20	11,109,118.82	10,744,512.49	10,649,457.24	13,568,339.13
De Bancos	-5,622,547.52	-50.20	11,200,000.00	11,150,000.00	8,751,929.69	8,754,187.24	8,556,089.93	8,558,255.64	8,561,025.93	5,563,677.25	5,566,640.79	5,568,978.24	5,572,841.11	5,575,934.36	5,577,452.48
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	-5,622,547.52	-50.20	11,200,000.00	11,150,000.00	8,751,929.69	8,754,187.24	8,556,089.93	8,558,255.64	8,561,025.93	5,563,677.25	5,566,640.79	5,568,978.24	5,572,841.11	5,575,934.36	5,577,452.48
Extranjero	658,351.92	20.00	3,291,634.96	3,181,680.94	3,003,884.57	2,990,773.28	2,994,633.56	3,095,738.22	3,034,277.40	3,564,820.46	3,359,210.71	3,311,146.93	3,539,606.65	3,798,477.95	3,949,986.88
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	658,351.92	20.00	3,291,634.96	3,181,680.94	3,003,884.57	2,990,773.28	2,994,633.56	3,095,738.22	3,034,277.40	3,564,820.46	3,359,210.71	3,311,146.93	3,539,606.65	3,798,477.95	3,949,986.88



Banco Panameño de la Vivienda, S.A. BANVIVIENDA
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	894,917.43	21,636.48	4,136.15	38,745.37	12,582.51	9,360.45	12,781.45	113,687.45	9,774.97	516,761.11	337,726.77	324,600.01	562,860.61	740,645.15	899,053.58
A Plazo	-288,407.31	-8.93	3,228,493.72	3,083,862.85	2,937,224.02	2,937,602.19	2,937,982.59	2,938,392.34	2,936,312.79	2,936,739.04	2,892,733.15	2,862,481.64	2,862,645.60	2,939,299.93	2,940,086.41
De Ahorro	51,841.80	87.86	59,005.09	59,072.72	54,078.04	43,810.64	43,869.52	43,658.43	88,189.64	111,320.31	128,750.79	124,065.28	114,100.44	118,532.87	110,846.89
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	32,111,074.47	376.08	8,538,265.97	8,462,722.52	4,550,914.55	8,482,194.21	13,940,233.77	29,772,181.99	37,999,945.42	40,436,621.14	35,541,633.23	38,181,098.27	38,091,917.52	38,847,234.69	40,649,340.44
Locales	11,563,715.36	135.43	8,538,265.97	8,462,722.52	4,550,914.55	5,073,308.79	4,888,100.84	9,802,293.10	16,416,257.76	20,613,574.23	19,028,983.10	18,943,914.66	20,373,955.89	20,287,929.86	20,101,981.33
Extranjero	20,547,359.11	0.00	0.00	0.00	0.00	3,408,885.42	9,052,132.93	19,969,888.89	21,583,687.66	19,823,046.91	16,512,650.13	19,237,183.61	17,717,961.63	18,559,304.83	20,547,359.11
OTROS PASIVOS	2,766,225.00	195.29	1,416,479.65	1,472,847.69	1,453,017.59	1,580,922.00	7,318,861.30	3,971,582.84	3,524,100.03	3,440,090.26	2,505,723.16	3,133,470.30	2,399,740.27	4,394,266.87	4,182,704.65
Locales	2,766,225.00	195.29	1,416,479.65	1,472,847.69	1,453,017.59	1,580,922.00	7,318,861.30	3,971,582.84	3,524,100.03	3,440,090.26	2,505,723.16	3,133,470.30	2,399,740.27	4,394,266.87	4,182,704.65
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
PATRIMONIO	5,729,091.02	42.96	13,336,978.33	13,550,892.92	13,556,589.01	15,301,086.55	15,603,959.35	15,802,082.94	17,748,440.17	18,576,774.58	19,455,730.91	19,146,734.63	19,143,348.19	19,185,705.07	19,066,069.35
Capital	3,290,211.00	32.59	10,096,762.00	10,096,762.00	10,096,762.00	10,096,762.00	10,096,762.00	10,096,762.00	11,881,762.00	12,596,762.00	13,386,762.00	13,386,762.00	13,386,762.00	13,386,762.00	13,386,973.00
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	-343,618.87	0.00	0.00	0.00	1,073.18	162,411.05	-17,579.83	-45,986.35	-37,517.19	-80,818.00	-65,267.05	-417,901.86	-222,996.08	-223,104.13	-343,618.87
Utilidad de Periodos Anteriores	-133,045.20	-6.49	2,048,900.54	3,413,613.94	3,357,550.04	2,327,937.42	2,486,541.65	2,486,541.65	2,486,541.65	2,486,541.65	2,486,541.65	2,486,541.65	2,210,173.25	2,192,214.92	1,915,855.34
Utilidad de Periodo	2,915,544.09	244.73	1,191,315.79	40,516.98	101,203.79	2,713,976.08	3,038,235.53	3,264,765.64	3,417,653.71	3,574,288.93	3,647,694.31	3,691,332.84	3,769,409.02	3,829,832.28	4,106,859.88
Ganancia o Perdida en Valores Disponible para la Venta	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
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	88,545,494.84	57.89	152,963,688.53	151,882,745.38	145,727,613.81	152,173,749.08	167,907,955.45	179,484,349.88	189,387,613.54	195,837,480.23	200,736,182.92	205,349,258.19	211,537,526.38	217,851,206.88	241,509,183.37