



BANCO PANAMEÑO DE LA VIVIENDA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	112,661,637.00	143,146,490.00	132,631,685.00	140,289,004.00	0.00
Depósitos Internos en Bancos	91,462,086.00	125,643,368.00	99,090,558.00	104,435,501.00	0.00
A la Vista	16,419,283.00	33,442,609.00	14,869,856.00	6,523,690.00	0.00
A Plazo	75,042,803.00	92,200,759.00	84,220,702.00	97,911,811.00	0.00
Depósitos Externos en Bancos	0.00	0.00	10,599,268.00	18,636,201.00	0.00
A la Vista	0.00	0.00	10,249,197.00	18,283,834.00	0.00
A Plazo	0.00	0.00	350,071.00	352,367.00	0.00
Otros	21,199,551.00	17,503,122.00	22,941,859.00	17,217,302.00	0.00
CARTERA CREDITICIA NETA	424,199,821.00	450,748,974.00	474,474,853.00	516,392,582.00	0.00
Interna	442,614,341.00	472,333,940.00	496,117,261.00	534,270,857.00	0.00
Externa	0.00	0.00	1,707,685.00	4,585,233.00	0.00
Menos Provisiones	18,414,520.00	21,584,966.00	23,350,093.00	22,463,508.00	0.00
Interna	18,414,520.00	21,584,966.00	23,350,093.00	22,463,508.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	186,946,137.00	200,823,598.00	244,533,649.00	247,866,689.00	0.00
Internas	186,946,137.00	200,823,598.00	244,533,649.00	108,298,886.00	0.00
Externas	0.00	0.00	0.00	142,567,803.00	0.00
Menos Provisiones	0.00	0.00	0.00	3,000,000.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	3,000,000.00	0.00
OTROS ACTIVOS	51,083,419.00	51,963,549.00	59,178,323.00	65,499,142.00	0.00
Internos	51,083,419.00	51,963,549.00	59,178,323.00	65,499,142.00	0.00



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Externos	0.00	0.00	0.00	0.00	0.00
ACTIVO TOTAL NETO	774,891,014.00	846,682,611.00	910,818,510.00	970,047,417.00	0.00
DEPOSITOS	607,280,077.00	694,639,865.00	729,874,809.00	794,407,973.00	0.00
Internos	607,280,077.00	694,639,865.00	642,091,858.00	737,864,500.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	567,842,662.00	630,408,708.00	642,091,858.00	737,864,500.00	0.00
A la Vista	61,227,570.00	46,644,764.00	41,453,731.00	53,763,589.00	0.00
A Plazo	68,610,876.00	74,799,866.00	516,642,151.00	586,349,284.00	0.00
De Ahorros	438,004,216.00	508,964,078.00	83,995,976.00	97,751,627.00	0.00
De Bancos	39,437,415.00	64,231,157.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	39,437,415.00	64,231,157.00	0.00	0.00	0.00
Externos	0.00	0.00	87,782,951.00	56,543,473.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	87,782,951.00	56,543,473.00	0.00
A la Vista	0.00	0.00	4,329,192.00	8,846,393.00	0.00
A Plazo	0.00	0.00	72,726,829.00	35,386,864.00	0.00
De Ahorros	0.00	0.00	10,726,930.00	12,310,216.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	59,473,266.00	38,693,382.00	38,793,388.00	38,171,042.00	0.00
Internas	59,473,266.00	38,693,382.00	38,793,388.00	38,171,042.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS PASIVOS	40,538,943.00	35,181,177.00	55,696,394.00	59,125,418.00	0.00
Internos	40,538,943.00	35,181,177.00	55,696,394.00	59,125,418.00	0.00
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	67,598,728.00	78,168,187.00	86,453,919.00	78,342,983.00	0.00
Capital	59,275,203.00	71,069,807.00	82,624,700.00	82,624,699.00	0.00
Reservas de Capital	710,000.00	0.00	0.00	3,300,000.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	10,753,760.00	11,499,701.00	10,236,786.00	3,968,673.00	0.00
Gan/Perd en Inv. Dis. para la Venta	-3,140,235.00	-4,401,321.00	-6,407,567.00	-11,550,389.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	774,891,014.00	846,682,611.00	910,818,510.00	970,047,416.00	0.00