



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	153,980,570.00	112,771,244.00	118,095,590.00	141,249,941.00	249,531,799.00
Depósitos Internos en Bancos	124,683,723.00	91,214,076.00	80,594,232.00	95,346,395.00	186,654,757.00
A la Vista	10,918,091.00	19,720,027.00	15,037,069.00	10,829,046.00	9,872,235.00
A Plazo	113,765,632.00	71,494,049.00	65,557,163.00	84,517,349.00	176,782,522.00
Depósitos Externos en Bancos	10,116,439.00	3,786,023.00	15,752,211.00	21,273,507.00	28,867,849.00
A la Vista	9,763,196.00	3,432,692.00	11,398,785.00	4,920,015.00	5,364,321.00
A Plazo	353,243.00	353,331.00	4,353,426.00	16,353,492.00	23,503,528.00
Otros	19,180,408.00	17,771,145.00	21,749,147.00	24,630,039.00	34,009,193.00
CARTERA CREDITICIA NETA	549,817,347.00	570,014,048.00	622,154,977.00	669,508,055.00	670,955,019.00
Interna	568,987,767.00	583,758,380.00	633,188,961.00	659,688,250.00	659,063,576.00
Externa	6,991,270.00	12,510,828.00	17,828,131.00	44,403,391.00	44,712,746.00
Menos Provisiones	26,161,690.00	26,255,160.00	28,862,115.00	34,583,586.00	32,821,303.00
Interna	26,161,690.00	26,255,160.00	28,862,115.00	34,583,586.00	32,821,303.00
Externa	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	189,891,228.00	193,773,539.00	151,714,032.00	157,363,036.00	142,331,621.00
Internas	109,787,389.00	163,046,431.00	150,035,458.00	131,517,766.00	137,545,569.00
Externas	83,822,743.00	34,446,012.00	4,678,574.00	28,845,270.00	4,786,052.00
Menos Provisiones	3,718,904.00	3,718,904.00	3,000,000.00	3,000,000.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	3,718,904.00	3,718,904.00	3,000,000.00	3,000,000.00	0.00
OTROS ACTIVOS	85,494,757.00	80,960,621.34	92,408,857.00	93,541,850.00	95,000,700.00



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Internos	84,356,649.00	80,944,838.34	87,971,830.00	88,817,268.00	91,154,098.00
Externos	1,138,108.00	15,783.00	4,437,027.00	4,724,582.00	3,846,602.00
ACTIVO TOTAL NETO	979,183,902.00	957,519,452.34	984,373,456.00	1,061,662,882.00	1,157,819,139.00
DEPOSITOS	794,803,598.00	784,689,463.00	794,724,584.00	863,803,296.00	953,643,128.00
Internos	738,286,303.00	733,534,063.00	742,917,067.00	802,337,799.00	892,184,715.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	738,286,303.00	733,534,063.00	742,917,067.00	802,337,799.00	892,184,715.00
A la Vista	58,262,185.00	51,166,059.00	56,332,882.00	55,877,983.00	108,180,368.00
A Plazo	587,689,952.00	580,662,848.00	561,197,584.00	600,532,718.00	597,083,803.00
De Ahorros	92,334,166.00	101,705,156.00	125,386,601.00	145,927,098.00	186,920,544.00
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
Externos	56,517,295.00	51,155,400.00	51,807,517.00	61,465,497.00	61,458,413.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	56,517,295.00	51,155,400.00	51,807,517.00	61,465,497.00	61,458,413.00
A la Vista	8,778,270.00	7,053,422.00	6,038,872.00	6,307,308.00	8,019,255.00
A Plazo	34,032,845.00	31,092,794.00	29,905,293.00	34,509,366.00	32,464,768.00
De Ahorros	13,706,180.00	13,009,184.00	15,863,352.00	20,648,823.00	20,974,390.00
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	41,978,515.00	42,635,381.00	41,460,948.00	41,201,859.00	45,613,479.00



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Internas	41,978,515.00	42,635,381.00	41,460,948.00	41,201,859.00	45,613,479.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	65,363,984.00	52,316,789.00	57,334,308.00	61,208,238.00	64,128,690.00
Internos	65,363,984.00	52,316,789.00	57,334,308.00	61,208,238.00	64,128,690.00
Externos	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	77,037,805.00	77,877,819.00	90,853,616.00	95,449,489.00	94,433,842.00
Capital	80,614,975.00	62,265,975.00	72,265,974.00	72,265,974.00	72,265,974.00
Reservas de Capital	3,300,000.00	21,300,000.00	21,629,321.00	21,605,193.00	21,435,973.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	1,278,919.00	2,459,797.00	2,308,134.00	2,639,830.00	-323,949.00
Gan/Perd en Inv. Dis. para la Venta	-8,156,089.00	-8,147,953.00	-5,349,813.00	-1,061,508.00	1,055,844.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	979,183,902.00	957,519,452.00	984,373,456.00	1,061,662,882.00	1,157,819,139.00