

Banco Panameño de la Vivienda, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012



	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	75,003,427.91	101,939,320.39	81,106,175.86	117,685,452.89	94,539,053.94
DEPÓSITOS INTERNOS EN BANCOS	37,018,186.90	36,255,935.82	39,376,961.95	40,464,978.28	41,995,361.15
A LA VISTA	6,524,466.00	4,499,406.46	2,591,417.27	5,543,866.90	5,877,514.63
A PLAZO	30,493,720.90	31,756,529.36	36,785,544.68	34,921,111.38	36,117,846.52
DEPÓSITOS EXTERNOS EN BANCOS	29,731,447.87	56,516,072.92	30,414,202.39	68,239,847.66	45,322,213.68
A LA VISTA	16,724,642.19	40,516,072.92	20,414,202.39	53,739,847.66	41,322,213.68
A PLAZO	13,006,805.68	16,000,000.00	10,000,000.00	14,500,000.00	4,000,000.00
OTROS	8,253,793.14	9,167,311.65	11,315,011.52	8,980,626.95	7,221,479.11
CARTERA CREDITICIA NETA	589,974,906.70	597,826,060.66	628,891,574.28	647,808,215.90	677,040,789.76
INTERNA	599,165,691.00	607,565,500.32	641,356,506.84	660,368,654.69	690,198,550.59
EXTERNA	4,074,347.49	3,781,664.36	3,632,522.57	3,238,211.69	3,074,688.72
MENOS PROVISIONES	(13,265,131.79)	(13,521,104.02)	(16,097,455.13)	(15,798,650.48)	(16,232,449.55)
INTERNA	(13,265,124.86)	(13,520,599.51)	(13,261,066.20)	(10,792,392.12)	(16,232,449.55)
EXTERNA	(6.93)	(504.51)	(2,836,388.93)	(5,006,258.36)	0.00
INVERSIONES EN VALORES NETA	146,274,399.89	120,674,680.28	131,821,154.36	168,805,002.53	172,448,200.15
INTERNAS	44,149,934.66	36,316,181.73	46,621,044.73	47,750,198.63	40,705,536.18
EXTERNAS	102,124,465.23	84,358,498.55	85,200,109.63	121,054,803.90	131,742,663.97
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	232,950,629.41	243,018,845.56	273,532,570.07	76,016,297.17	70,650,093.96
INTERNOS	68,765,908.99	69,994,802.20	70,077,948.82	58,038,425.72	53,820,810.57
EXTERNOS	164,184,720.42	173,024,043.36	203,454,621.25	17,977,871.45	16,829,283.39
ACTIVO TOTAL NETO	1,044,203,363.91	1,063,458,906.89	1,115,351,474.57	1,010,314,968.49	1,014,678,137.81
DEPOSITOS	765,802,063.12	765,751,750.87	806,696,406.55	811,938,910.07	820,054,398.06
INTERNOS	694,156,411.00	695,004,604.21	735,750,395.81	741,424,563.55	739,888,757.37
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	682,399,643.50	681,335,718.00	717,411,689.00	718,077,143.48	720,462,151.45
A LA VISTA	66,245,922.44	69,962,376.28	92,849,293.17	70,600,552.67	75,387,002.79
A PLAZO	427,907,555.06	413,086,332.18	416,587,796.88	448,718,364.59	460,393,700.60
DE AHORROS	188,246,166.00	198,287,009.54	207,974,598.95	198,758,226.22	184,681,448.06
DE BANCOS	11,756,767.50	13,668,886.21	18,338,706.81	23,347,420.07	19,426,605.92
A LA VISTA	158,617.56	65,886.21	230,857.28	229,224.10	230,192.80
A PLAZO	11,598,149.94	13,603,000.00	18,107,849.53	23,118,195.97	19,196,413.12
EXTERNOS	71,645,652.12	70,747,146.66	70,946,010.74	70,514,346.52	80,165,640.69
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	71,645,652.12	70,747,146.66	70,946,010.74	70,514,346.52	80,165,640.69
A LA VISTA	8,864,503.64	6,568,324.98	6,935,692.96	6,687,783.16	7,421,227.51
A PLAZO	33,569,171.48	31,131,331.25	34,057,186.98	33,681,096.22	35,656,175.17
DE AHORROS	29,211,977.00	33,047,490.43	29,953,130.80	30,145,467.14	37,088,238.01
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	11,202,811.12	9,770,414.75	9,018,844.38	36,862,276.01	37,515,703.64
INTERNAS	11,202,811.12	9,770,414.75	9,018,844.38	36,862,274.01	37,515,703.64
EXTERNAS	0.00	0.00	0.00	2.00	0.00
OTROS PASIVOS	151,356,365.41	162,679,306.10	174,096,034.76	38,750,093.34	33,062,272.68
INTERNOS	23,398,333.73	29,214,415.01	30,530,314.60	38,656,425.58	32,991,555.25
EXTERNOS	127,958,031.68	133,464,891.09	143,565,720.16	93,667.76	70,717.43
PATRIMONIO	115,842,124.26	125,257,435.17	125,540,188.89	122,763,688.74	124,045,763.43
CAPITAL	93,266,047.08	93,266,047.08	93,266,047.41	111,266,047.29	111,266,047.29
RESERVAS DE CAPITAL	26,756,541.00	26,758,231.00	26,980,283.46	0.00	0.00
OTRAS RESERVAS	8,410,793.00	8,738,853.00	8,871,507.05	0.00	0.00
UTILIDAD DEL PERIODO Y DE	(6,073,124.31)	(3,172,117.75)	(2,725,262.66)	7,272,758.09	8,111,677.60

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(6,518,132.51)	(333,578.16)	(852,386.38)	4,224,883.36	4,668,038.54
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	1,044,203,363.91	1,063,458,906.89	1,115,351,474.58	1,010,314,968.16	1,014,678,137.81