



**Banco Panameño de la Vivienda, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**

(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	3,374,263.95	16.41	20,564,459.59	18,584,493.72	17,117,173.46	17,987,229.80	16,802,821.51	19,594,832.93	22,911,381.30	19,414,626.10	19,086,281.32	19,747,118.73	20,726,456.96	20,221,461.40	23,938,723.54
Depositos Locales en Bancos	3,836,635.14	23.78	16,135,065.90	16,580,280.35	15,202,787.46	16,113,433.92	15,232,657.42	17,904,947.55	19,438,709.05	17,841,932.18	17,214,492.23	16,986,102.12	18,865,083.30	17,910,099.05	19,971,701.04
A la Vista	625,840.57	1,535.19	40,766.28	1,387,741.27	677,835.54	1,180,418.32	681,721.03	963,655.95	2,681,338.94	683,363.47	671,050.56	674,288.38	666,455.87	667,337.61	666,606.85
A Plazo	3,210,794.57	19.95	16,094,299.62	15,192,539.08	14,524,951.92	14,933,015.60	14,550,936.39	16,941,291.60	16,757,370.11	17,158,568.71	16,543,441.67	16,311,813.74	18,198,627.43	17,242,761.44	19,305,094.19
Depositos Extranjeros en Bancos	103,645.93	16.14	642,154.80	309,441.18	295,695.43	307,184.89	144,120.62	285,834.85	283,476.29	222,910.85	473,607.52	248,752.03	268,444.10	289,650.49	745,800.73
A la Vista	103,645.93	16.14	642,154.80	309,441.18	295,695.43	307,184.89	144,120.62	285,834.85	283,476.29	222,910.85	473,607.52	248,752.03	268,444.10	289,650.49	745,800.73
Otros	-566,017.12	-14.95	3,787,238.89	1,694,772.19	1,618,690.57	1,566,610.99	1,426,043.47	1,404,050.53	3,189,195.96	1,349,783.07	1,398,181.57	2,512,264.58	1,592,929.56	2,021,711.86	3,221,221.77
<b>CARTERA CREDITICIA</b>	-3,047,588.53	-3.50	87,195,496.25	86,975,465.40	86,421,823.81	85,911,643.72	86,915,140.87	85,275,049.96	86,207,165.68	85,413,921.40	85,348,602.08	85,119,789.24	84,350,656.66	84,116,724.52	84,147,907.72
Locales	-3,192,033.95	-3.67	87,048,561.45	86,712,947.23	86,160,738.62	85,647,295.60	86,654,324.71	85,016,083.56	85,951,685.49	85,110,089.45	85,048,313.61	84,822,142.13	84,055,601.15	83,822,672.27	83,856,527.50
Extranjero	144,445.42	98.31	146,934.80	262,518.17	261,085.19	264,348.12	260,816.16	258,966.40	255,480.19	303,831.95	300,288.47	297,647.11	295,055.51	294,052.25	291,380.22
<b>INVERSIONES EN VALORES</b>	824,384.15	9.17	8,991,801.60	8,991,801.60	8,991,801.60	8,982,801.60	8,982,801.60	8,982,801.60	10,413,673.17	10,404,673.17	10,404,673.17	10,404,673.17	10,404,673.17	10,404,673.17	9,816,185.75
Locales	824,384.15	9.17	8,991,801.60	8,991,801.60	8,991,801.60	8,982,801.60	8,982,801.60	8,982,801.60	10,413,673.17	10,404,673.17	10,404,673.17	10,404,673.17	10,404,673.17	10,404,673.17	9,816,185.75
<b>OTROS ACTIVOS</b>	381,948.88	5.39	7,080,423.54	8,391,460.93	8,796,516.12	8,982,783.18	9,131,903.83	9,162,256.80	7,158,829.42	7,288,652.61	7,470,428.91	7,717,442.95	7,508,502.19	7,781,276.01	7,462,372.42
Locales	382,987.71	5.41	7,077,392.48	8,387,484.13	8,792,262.62	8,981,523.09	9,130,646.75	9,160,203.48	7,156,871.35	7,286,564.71	7,468,013.74	7,714,912.29	7,505,590.70	7,778,515.64	7,460,380.19
Extranjero	-1,038.83	-34.27	3,031.06	3,976.80	4,253.50	1,260.09	1,257.08	2,053.32	1,958.07	2,087.90	2,415.17	2,530.66	2,911.49	2,760.37	1,992.23
<b>TOTAL DE ACTIVOS</b>	1,533,008.45	1.24	123,832,180.98	122,943,221.65	121,327,314.99	121,864,458.30	121,832,667.81	123,014,941.29	126,691,049.57	122,521,873.28	122,309,985.48	122,989,024.09	122,990,288.98	122,524,135.10	125,365,189.43
<b>DEPOSITOS</b>	196,462.41	0.18	107,235,166.26	105,604,831.40	104,717,367.08	105,015,032.25	105,667,556.36	104,296,632.62	106,070,586.72	104,723,020.79	104,508,921.19	105,203,161.23	105,120,647.32	104,404,249.38	107,431,628.67
Locales	2,165,843.20	2.09	103,797,959.44	102,165,975.03	101,278,428.05	101,553,411.33	102,205,323.45	100,833,405.73	104,606,813.89	103,258,603.36	103,044,090.36	103,736,585.74	103,601,823.97	102,934,465.61	105,963,802.64
De Particulares	6,215,894.51	6.44	96,447,908.13	96,314,463.47	96,425,728.63	96,699,477.01	96,349,786.03	96,633,405.73	101,406,813.89	99,958,603.36	99,744,090.36	100,436,585.74	100,301,823.97	99,634,465.61	102,663,802.64
A la Vista	205,482.37	5.23	3,926,349.37	4,663,515.39	3,981,770.90	4,136,786.99	4,095,778.41	4,393,702.96	5,457,506.42	4,642,847.56	4,107,921.20	4,331,721.10	4,706,430.04	4,498,782.32	4,131,831.74
A Plazo	5,399,858.14	6.29	85,900,124.63	84,700,878.47	85,627,127.00	85,824,597.07	85,060,291.54	85,447,146.33	89,159,395.57	88,328,808.67	88,080,767.12	89,215,805.74	88,403,822.46	87,918,997.47	91,299,982.77
De Ahorros	610,554.00	9.22	6,621,434.13	6,950,069.61	6,816,830.73	6,738,092.95	7,193,716.08	6,792,556.44	6,789,911.90	6,986,947.13	7,555,402.04	6,889,058.90	7,191,571.47	7,216,685.82	7,231,988.13
De Bancos	-4,050,051.31	-55.10	7,350,051.31	5,851,511.56	4,852,699.42	4,853,934.32	5,855,537.42	4,200,000.00	3,200,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00
A Plazo	-4,050,051.31	-55.10	7,350,051.31	5,851,511.56	4,852,699.42	4,853,934.32	5,855,537.42	4,200,000.00	3,200,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00	3,300,000.00
Extranjero	-1,969,380.79	-57.30	3,437,206.82	3,438,856.37	3,438,939.03	3,461,620.92	3,462,232.91	3,463,226.89	1,463,772.83	1,464,417.43	1,464,830.83	1,466,575.49	1,518,823.35	1,469,783.77	1,467,826.03
De Particulares	-1,969,380.79	-57.30	3,437,206.82	3,438,856.37	3,438,939.03	3,461,620.92	3,462,232.91	3,463,226.89	1,463,772.83	1,464,417.43	1,464,830.83	1,466,575.49	1,518,823.35	1,469,783.77	1,467,826.03
A la Vista	3,155.57	179.66	1,756.45	1,988.03	2,120.82	3,468.16	2,145.98	2,648.23	3,890.13	3,848.14	3,584.13	4,650.03	56,323.18	6,907.00	4,912.02
A Plazo	-1,969,064.82	-58.01	3,394,247.72	3,396,103.65	3,396,448.61	3,418,064.43	3,419,932.72	3,420,666.29	1,421,544.49	1,422,165.97	1,422,778.17	1,423,393.70	1,424,046.59	1,424,586.81	1,425,182.90
De Ahorro	-3,471.54	-8.43	41,202.65	40,764.69	40,369.60	40,088.33	40,154.21	39,912.37	38,338.21	38,403.32	38,468.53	38,531.76	38,453.58	38,289.96	37,731.11
<b>OBLIGACIONES</b>	1,146,030.44	38.21	2,999,587.05	2,970,253.79	2,912,405.24	2,882,062.52	2,728,255.05	5,465,601.25	4,994,392.39	4,731,993.57	4,660,400.16	4,588,513.92	4,515,757.74	4,443,279.87	4,145,617.49
Locales	1,146,030.44	38.21	2,999,587.05	2,970,253.79	2,912,405.24	2,882,062.52	2,728,255.05	5,465,601.25	4,994,392.39	4,731,993.57	4,660,400.16	4,588,513.92	4,515,757.74	4,443,279.87	4,145,617.49
<b>OTROS PASIVOS</b>	-457,395.28	-27.80	1,645,098.05	2,226,254.78	1,508,433.49	2,023,447.74	1,431,774.32	1,187,317.25	3,505,352.38	1,065,705.47	1,108,144.46	1,109,341.52	1,208,078.41	1,475,075.76	1,187,702.77
Locales	-457,395.28	-27.80	1,645,098.05	2,226,254.78	1,508,433.49	2,023,447.74	1,431,774.32	1,187,317.25	3,505,352.38	1,065,705.47	1,108,144.46	1,109,341.52	1,208,078.41	1,475,075.76	1,187,702.77
<b>PATRIMONIO</b>	647,910.88	5.42	11,952,329.62	12,141,881.68	12,189,109.18	11,943,915.79	12,005,082.08	12,065,390.17	12,120,718.08	12,001,153.45	12,032,519.67	12,088,007.42	12,145,805.51	12,201,530.09	12,600,240.50
Capital	0.00	0.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00	10,096,812.00
Reservas de Capital	-275,000.00	-100.00	275,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	336,778.43	27.80	1,211,536.62	2,003,703.02	2,003,703.02	1,698,315.05	1,698,315.05	1,698,315.05	1,698,315.05	1,548,315.05	1,548,315.05	1,548,315.05	1,548,315.05	1,548,315.05	1,548,315.05
Utilidad de Periodo	586,132.45	158.85	368,981.00	41,366.66	88,594.16	148,788.74	209,955.03	270,263.12	325,591.03	356,026.40	387,392.62	442,880.37	500,678.46	556,403.04	955,113.45
<b>PASIVO Y PATRIMONIO</b>	1,533,008.45	1.24	123,832,180.98	122,943,221.65	121,327,314.99	121,864,458.30	121,832,667.81	123,014,941.29	126,691,049.57	122,521,873.28	122,309,985.48	122,989,024.09	122,990,288.98	122,524,135.10	125,365,189.43