

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017												
			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	27,845.45	27.14%	102,611.01	85,254.22	99,026.37	151,023.75	116,916.66	102,378.40	145,605.46	143,424.64	126,027.57	120,060.27	142,107.55	107,143.11	130,456.47
Depositos Locales en Bancos	6,077.14	8.52%	71,294.70	36,950.58	36,572.68	51,653.72	39,470.20	39,250.68	62,662.92	48,693.18	43,075.02	67,911.09	57,223.08	47,567.24	77,371.84
A la Vista	(862.86)	(6.83%)	12,624.70	8,420.58	7,807.68	8,788.72	8,450.20	9,485.68	9,877.92	9,528.18	8,535.02	7,121.09	10,343.08	9,517.24	11,761.84
A Plazo	6,940.00	11.83%	58,670.00	28,530.00	28,765.00	42,865.00	31,020.00	29,765.00	52,785.00	39,165.00	34,540.00	60,790.00	46,880.00	38,050.00	65,610.00
Depositos Extranjeros en Bancos	21,227.79	114.41%	18,554.26	37,768.41	49,406.69	91,079.43	66,338.92	51,242.37	73,345.02	84,495.26	70,665.03	41,525.25	72,627.61	48,848.34	39,782.04
A la Vista	21,227.79	114.41%	18,554.26	37,768.41	49,406.69	91,079.43	66,338.92	51,242.37	73,345.02	84,495.26	67,665.03	38,525.25	72,627.61	48,848.34	39,782.04
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	0.00	0.00	0.00
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	540.53	4.24%	12,762.06	10,535.23	13,047.00	8,290.60	11,107.54	11,885.35	9,597.52	10,236.20	12,287.53	10,623.94	12,256.87	10,727.53	13,302.59
CARTERA CREDITICIA	90,124.21	7.15%	1,260,503.82	1,260,092.20	1,269,753.00	1,284,357.86	1,302,448.93	1,314,380.95	1,310,660.22	1,299,925.08	1,319,432.70	1,316,337.01	1,323,570.16	1,335,827.02	1,350,628.03
Locales	66,906.19	5.37%	1,246,246.21	1,243,974.55	1,248,870.64	1,263,356.03	1,280,710.09	1,290,732.94	1,279,913.81	1,270,108.48	1,288,739.10	1,285,488.22	1,292,050.80	1,297,329.31	1,313,152.41
Extranjero	23,440.00	115.27%	20,334.00	22,193.20	27,058.40	27,101.14	27,814.23	29,651.80	36,699.25	35,887.06	36,529.81	36,532.99	37,276.22	44,377.98	43,774.00
Menos Provisiones	221.98	3.65%	6,076.39	6,075.55	6,176.04	6,099.32	6,075.39	6,003.79	5,952.84	6,070.47	5,836.21	5,684.20	5,756.86	5,880.26	6,298.38
Locales	221.98	3.65%	6,076.39	6,075.55	6,176.04	6,099.32	6,075.39	6,003.79	5,952.84	6,070.47	5,836.21	5,684.20	5,756.86	5,880.26	6,298.38
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	(51,170.89)	(19.81%)	258,277.10	256,779.23	253,691.81	228,308.46	249,634.87	249,732.80	264,807.55	251,400.15	227,298.22	255,020.69	249,668.79	223,412.40	207,106.21
Locales	(77,604.58)	(59.12%)	131,255.72	121,026.26	120,660.41	91,210.23	91,381.91	91,919.09	107,205.74	92,103.50	90,984.81	89,357.87	53,212.12	49,807.70	53,651.13
Extranjero	28,109.03	22.13%	127,021.38	135,752.97	133,031.41	137,098.23	158,252.96	157,813.71	157,601.81	159,296.64	136,313.40	165,662.82	196,456.67	173,604.70	155,130.41
Menos Provisiones	1,675.34	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	1,675.34
Locales	1,675.34	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	1,675.34
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
OTROS ACTIVOS	4,507.61	3.98%	113,177.63	105,491.84	106,289.89	106,417.51	107,547.01	106,395.75	116,969.32	116,247.23	124,463.46	123,612.13	120,857.49	118,385.93	117,685.24
Locales	2,974.28	2.91%	102,094.97	94,235.10	94,610.85	94,122.75	96,074.62	92,412.82	96,712.78	94,892.48	109,435.44	109,275.32	104,195.20	104,462.66	105,069.25
Extranjero	1,533.33	13.84%	11,082.66	11,256.74	11,679.04	12,294.76	11,472.39	13,982.93	20,256.54	21,354.75	15,028.02	14,336.81	16,662.29	13,923.27	12,615.99
TOTAL DE ACTIVOS	71,306.38	4.11%	1,734,569.56	1,707,617.50	1,728,761.08	1,770,107.58	1,776,547.47	1,772,887.89	1,838,042.54	1,810,997.09	1,797,221.95	1,815,030.10	1,836,203.99	1,784,768.46	1,805,875.94
DEPOSITOS	(96.98)	(0.01%)	1,257,100.48	1,230,630.53	1,231,387.22	1,271,506.69	1,267,874.59	1,264,499.09	1,311,079.58	1,253,472.92	1,243,700.16	1,260,812.56	1,282,146.67	1,240,332.59	1,257,003.51
Locales	(464.02)	(0.04%)	1,127,083.46	1,102,193.37	1,099,313.23	1,137,909.02	1,137,961.48	1,133,078.03	1,177,819.10	1,121,988.80	1,113,740.22	1,131,010.50	1,151,679.98	1,111,210.71	1,126,619.44

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30,112.80	30,112.80	30,112.80	0.00	0.00
De Particulares	(3,011.00)	(0.28%)	1,067,769.89	1,065,640.70	1,066,756.15	1,074,343.62	1,086,305.61	1,079,815.67	1,111,091.14	1,082,239.28	1,050,128.09	1,045,941.30	1,076,074.21	1,080,696.29	1,064,758.89	
A la Vista	(1,474.46)	(1.85%)	79,570.07	72,490.21	72,456.28	71,112.97	75,331.35	67,338.85	65,605.90	73,662.07	73,617.55	72,652.26	70,924.48	75,744.47	78,095.61	
A Plazo	36,462.93	5.38%	677,551.28	686,007.96	693,894.40	700,859.00	708,060.41	716,802.10	716,589.86	714,832.87	686,377.16	688,401.67	695,011.67	699,008.58	714,014.21	
De Ahorros	(37,999.48)	(12.23%)	310,648.54	307,142.53	300,405.47	302,371.65	302,913.85	295,674.72	328,895.39	293,744.34	290,133.38	284,887.37	310,138.06	305,943.24	272,649.07	
De Bancos	2,546.98	4.29%	59,313.57	36,552.67	32,557.08	63,565.40	51,655.88	53,262.36	66,727.96	39,749.52	33,499.33	54,956.40	45,492.97	30,514.43	61,860.56	
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	2,546.98	4.29%	59,313.57	36,552.67	32,557.08	63,565.40	51,655.88	53,262.36	66,727.96	39,749.52	33,499.33	54,956.40	45,492.97	30,514.43	61,860.56	
Extranjero	367.04	0.28%	130,017.02	128,437.16	132,073.99	133,597.67	129,913.11	131,421.06	133,260.48	131,484.13	129,959.94	129,802.06	130,466.70	129,121.88	130,384.07	
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	367.04	0.28%	130,017.02	128,437.16	132,073.99	133,597.67	129,913.11	131,421.06	133,260.48	131,484.13	129,959.94	129,802.06	130,466.70	129,121.88	130,384.07	
A la Vista	(1,218.74)	(28.24%)	4,316.21	4,234.67	3,775.71	3,964.56	3,623.57	4,161.10	4,702.75	3,686.37	2,871.07	2,957.53	3,011.33	2,846.51	3,097.46	
A Plazo	3,266.31	4.03%	81,012.67	80,982.66	79,972.65	80,886.84	80,415.79	79,603.69	81,587.16	82,197.48	82,603.31	82,531.73	81,958.44	83,670.96	84,278.98	
De Ahorros	(1,680.52)	(3.76%)	44,688.15	43,219.84	48,325.63	48,746.27	45,873.75	47,656.27	46,970.56	45,600.28	44,485.56	44,312.80	45,496.93	42,604.40	43,007.62	
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	37,452.22	12.76%	293,424.44	294,532.10	303,529.71	311,414.11	320,156.33	317,679.42	330,072.66	351,411.36	342,528.54	337,500.39	340,163.44	331,074.72	330,876.66	
Locales	22,496.35	12.52%	179,734.11	180,700.87	242,388.80	194,582.87	199,172.13	196,695.22	209,088.46	210,424.14	201,346.51	196,413.66	198,984.84	195,434.01	202,230.47	
Extranjero	14,955.87	13.15%	113,690.32	113,831.24	61,140.91	116,831.24	120,984.19	120,984.19	120,984.19	140,987.22	141,182.03	141,086.73	141,178.60	135,640.71	128,646.19	
OTROS PASIVOS	10,088.20	30.55%	33,026.52	27,074.12	36,909.77	29,523.95	36,159.62	36,999.93	31,610.87	38,092.42	41,562.18	44,774.83	41,178.66	39,620.71	43,114.72	
Locales	9,954.05	30.42%	32,723.47	26,750.09	36,532.55	29,158.76	35,796.64	36,622.50	31,211.85	37,661.44	41,142.64	44,347.58	40,730.55	39,154.54	42,677.52	
Extranjero	134.15	44.27%	303.05	324.03	377.22	365.19	362.98	377.44	399.02	430.97	419.54	427.25	448.11	466.17	437.20	
PATRIMONIO	23,862.93	15.80%	151,018.12	155,380.74	156,934.37	157,662.83	152,356.94	153,709.45	165,279.43	168,020.39	169,431.07	171,942.32	172,715.22	173,740.44	174,881.05	
Capital	1,355.89	1.21%	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,280.61	112,282.72	113,636.51	113,636.51	113,636.51	113,636.51	
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	10,902.22	31.03%	35,131.09	38,476.34	38,314.84	39,685.72	41,007.52	46,626.84	45,822.92	46,191.68	47,529.04	47,394.96	45,891.00	48,408.02	46,033.30	
Provisiones Dinámicas	3,422.57	19.13%	17,891.45	17,891.45	17,891.45	17,891.45	17,891.45	17,891.45	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	
Otras Reservas	7,479.65	43.39%	17,239.63	20,584.88	20,423.38	21,794.27	23,116.07	28,735.38	24,508.90	24,877.66	26,215.02	26,080.94	24,576.98	27,094.00	24,719.28	

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Utilidad de Periodos Anteriores	(5,971.34)	156.85%	(3,807.16)	7,830.76	7,789.06	6,207.97	(2,146.62)	(7,976.15)	(7,389.44)	(7,968.41)	(10,732.19)	(10,598.11)	(9,130.03)	(11,647.05)	(9,778.50)
Utilidad de Periodo	11,763.70	77.39%	15,200.39	1,028.72	2,176.04	3,488.16	4,543.56	6,004.31	18,022.76	19,332.97	20,339.05	21,847.70	23,588.99	24,958.06	26,964.09
Ganancia o Perdida en Valores Disponibles para la Venta	5,812.47	(74.65%)	(7,786.81)	(4,235.68)	(3,626.18)	(3,999.63)	(3,328.13)	(3,226.16)	(3,457.42)	(1,816.46)	12.46	(338.74)	(1,271.25)	(1,615.09)	(1,974.34)
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	71,306.38	4.11%	1,734,569.56	1,707,617.50	1,728,761.08	1,770,107.58	1,776,547.47	1,772,887.89	1,838,042.54	1,810,997.09	1,797,221.95	1,815,030.10	1,836,203.99	1,784,768.46	1,805,875.94