

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	50,359.90	38.60%	130,456.47	136,666.55	115,506.83	121,179.59	115,451.41	100,088.90	116,759.92	108,197.15	97,050.90	146,532.01	164,981.99	312,381.08	180,816.36
Depositos Locales en Bancos	50,901.47	65.79%	77,371.84	74,687.05	57,893.81	63,170.89	57,631.47	59,201.13	79,446.38	76,456.12	73,565.49	102,519.62	101,609.72	106,032.08	128,273.30
A la Vista	(1,458.53)	(12.40%)	11,761.84	8,537.05	9,448.81	12,025.89	7,961.47	8,301.13	7,311.38	8,371.12	10,500.49	14,984.62	8,309.72	12,192.08	10,303.30
A Plazo	52,360.00	79.80%	65,610.00	66,150.00	48,445.00	51,145.00	49,670.00	50,900.00	72,135.00	68,085.00	63,065.00	87,535.00	93,300.00	93,840.00	117,970.00
Depositos Extranjeros en Bancos	2,735.10	6.88%	39,782.04	50,812.68	45,901.77	48,353.67	42,144.99	29,099.72	24,587.89	21,884.61	13,366.15	34,584.47	52,205.46	196,658.37	42,517.14
A la Vista	(8,764.90)	(22.03%)	39,782.04	50,812.68	45,901.77	48,353.67	42,144.99	29,099.72	24,587.89	21,884.61	13,366.15	34,584.47	40,705.46	185,158.37	31,017.14
A Plazo	11,500.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,500.00	11,500.00	11,500.00
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	(3,276.67)	(24.63%)	13,302.59	11,166.82	11,711.26	9,655.03	15,674.95	11,788.05	12,725.65	9,856.42	10,119.26	9,427.93	11,166.81	9,690.63	10,025.92
CARTERA CREDITICIA	32,237.71	2.39%	1,347,728.03	1,345,108.20	1,349,252.54	1,353,431.76	1,364,062.31	1,380,041.51	1,382,083.07	1,391,544.07	1,404,395.34	1,405,773.88	1,400,447.73	1,370,877.32	1,379,965.74
Locales	42,144.28	3.21%	1,313,152.41	1,315,693.31	1,319,138.91	1,325,058.71	1,333,738.89	1,352,778.31	1,351,348.57	1,360,347.35	1,375,491.91	1,382,503.72	1,377,234.59	1,348,811.88	1,355,296.68
Extranjero	(499.08)	(1.14%)	43,774.00	43,746.14	43,673.10	41,932.52	43,882.90	40,822.50	44,050.76	44,126.45	42,529.02	38,548.61	38,572.75	40,084.27	43,274.92
Menos Provisiones	9,407.48	102.27%	9,198.38	14,331.25	13,559.47	13,559.47	13,559.47	13,559.30	13,316.25	12,929.73	13,625.58	15,278.45	15,359.61	18,018.82	18,605.86
Locales	9,397.23	102.16%	9,198.38	14,331.25	13,559.47	13,559.47	13,559.47	13,559.30	13,316.25	12,929.73	13,625.58	15,278.45	15,359.61	18,014.61	18,595.61
Extranjero	10.25	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.21	10.25
INVERSIONES EN VALORES	(134,607.55)	(65.86%)	204,386.98	203,695.83	209,373.35	208,756.42	208,496.04	237,908.17	232,078.87	219,456.46	215,130.81	197,344.07	83,837.04	70,105.50	69,779.43
Locales	64.00	0.13%	49,256.57	48,841.31	50,815.02	50,742.96	50,665.73	79,961.25	74,454.90	61,649.69	56,662.31	49,754.99	49,677.75	49,659.93	49,320.56
Extranjero	(134,497.86)	(86.70%)	155,130.41	155,288.25	158,992.06	158,447.53	158,024.18	158,165.09	157,782.02	157,948.06	158,626.45	147,738.19	34,317.01	20,614.16	20,632.55
Menos Provisiones	173.68	0.00%	0.00	433.73	433.73	434.07	193.87	218.17	158.06	141.29	157.95	149.11	157.72	168.60	173.68
Locales	173.68	0.00%	0.00	433.73	433.73	434.07	193.87	218.17	158.06	141.29	157.95	149.11	157.72	168.60	173.68
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	30,585.74	25.21%	121,318.31	127,087.33	123,153.59	127,059.84	130,933.04	123,003.65	114,798.31	116,264.96	118,196.80	118,619.53	166,073.23	168,770.78	151,904.05
Locales	18,283.00	16.82%	108,702.32	112,474.55	108,731.46	109,287.81	108,388.98	108,048.30	100,838.29	100,866.42	103,080.03	105,216.57	143,503.37	123,093.80	126,985.32
Extranjero	12,302.74	97.52%	12,615.99	14,612.79	14,422.12	17,772.03	22,544.07	14,955.34	13,960.02	15,398.54	15,116.77	13,402.95	22,569.87	45,676.99	24,918.73
TOTAL DE ACTIVOS	(21,424.20)	(1.19%)	1,803,889.78	1,812,557.91	1,797,286.32	1,810,427.62	1,818,942.81	1,841,042.22	1,845,720.16	1,835,462.63	1,834,773.85	1,868,269.49	1,815,340.00	1,922,134.68	1,782,465.58
DEPOSITOS	8,734.19	0.69%	1,257,003.51	1,280,197.50	1,267,569.21	1,287,788.50	1,252,464.12	1,271,971.90	1,273,692.40	1,255,357.94	1,249,442.49	1,296,479.30	1,269,835.22	1,376,203.00	1,265,737.70
Locales	17,576.32	1.56%	1,126,619.44	1,149,891.23	1,136,378.15	1,150,954.48	1,126,034.30	1,146,403.05	1,149,119.76	1,132,426.27	1,126,452.35	1,169,444.10	1,144,905.37	1,251,872.44	1,144,195.76

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			2017 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	0.00	0.00	0.00	0.00
De Particulares	(3,003.97)	(0.28%)	1,064,758.89	1,090,024.32	1,094,507.91	1,103,119.52	1,080,719.80	1,103,076.28	1,088,799.33	1,074,103.55	1,072,124.51	1,085,123.20	1,072,575.96	1,202,555.11	1,061,754.92
A la Vista	3,798.44	4.86%	78,095.61	74,726.75	73,742.18	72,581.66	70,664.69	83,790.84	72,550.73	66,378.48	68,218.49	74,639.40	71,782.88	69,442.84	81,894.05
A Plazo	18,061.14	2.53%	714,014.21	726,244.32	731,066.90	728,102.88	731,473.52	733,041.08	741,266.62	754,485.77	753,941.11	755,566.56	754,258.99	743,759.45	732,075.34
De Ahorros	(24,863.54)	(9.12%)	272,649.07	289,053.25	289,698.84	302,434.98	278,581.59	286,244.36	274,981.98	253,239.30	249,964.91	254,917.24	246,534.09	389,352.83	247,785.53
De Bancos	20,580.29	33.27%	61,860.56	59,866.91	41,870.23	47,834.96	45,314.49	43,326.77	60,320.43	58,322.73	54,327.84	84,320.89	72,329.42	49,317.32	82,440.85
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	20,580.29	33.27%	61,860.56	59,866.91	41,870.23	47,834.96	45,314.49	43,326.77	60,320.43	58,322.73	54,327.84	84,320.89	72,329.42	49,317.32	82,440.85
Extranjero	(8,842.13)	(6.78%)	130,384.07	130,306.26	131,191.06	136,834.02	126,429.82	125,568.85	124,572.64	122,931.67	122,990.14	127,035.20	124,929.85	124,330.56	121,541.93
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	(8,842.13)	(6.78%)	130,384.07	130,306.26	131,191.06	136,834.02	126,429.82	125,568.85	124,572.64	122,931.67	122,990.14	127,035.20	124,929.85	124,330.56	121,541.93
A la Vista	1,450.07	46.81%	3,097.46	2,687.32	2,640.28	7,724.65	4,083.24	5,954.80	3,823.52	3,636.51	3,562.66	4,456.05	5,252.88	5,118.49	4,547.54
A Plazo	(6,458.95)	(7.66%)	84,278.98	84,041.60	84,848.25	84,374.44	79,501.90	78,089.93	78,542.49	78,537.90	78,423.05	77,701.09	77,897.74	77,229.90	77,820.03
De Ahorros	(3,833.26)	(8.91%)	43,007.62	43,577.35	43,702.54	44,734.92	42,844.69	41,524.13	42,206.63	40,757.26	41,004.43	44,878.07	41,779.23	41,982.17	39,174.37
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	6,373.50	1.93%	330,876.66	328,908.63	328,158.65	324,862.75	356,895.58	362,241.59	375,624.32	380,925.70	381,529.87	379,574.15	357,645.83	358,922.15	337,250.16
Locales	38,949.97	19.26%	202,230.47	199,903.22	199,153.37	195,157.47	219,190.30	215,036.28	228,919.04	241,220.31	246,960.54	248,633.94	250,576.50	250,352.43	241,180.44
Extranjero	(32,576.47)	(25.32%)	128,646.19	129,005.41	129,005.28	129,705.28	137,705.28	147,205.31	146,705.28	139,705.40	134,569.34	130,940.22	107,069.34	108,569.72	96,069.72
OTROS PASIVOS	(12,560.36)	(29.42%)	42,689.20	40,088.17	38,134.51	36,295.80	47,906.12	43,364.72	32,101.39	32,911.99	35,817.06	32,767.95	37,630.78	48,610.35	30,128.84
Locales	(12,550.77)	(29.70%)	42,252.01	39,638.70	37,679.38	35,771.11	47,507.29	43,026.52	31,749.06	32,548.22	35,477.88	32,406.08	37,246.40	48,226.90	29,701.24
Extranjero	(9.59)	(2.19%)	437.20	449.47	455.13	524.69	398.83	338.20	352.33	363.78	339.18	361.87	384.39	383.44	427.61
PATRIMONIO	(23,971.53)	(13.83%)	173,320.41	163,363.61	163,423.95	161,480.57	161,676.99	163,464.00	164,302.06	166,266.99	167,984.43	159,448.08	150,228.16	138,399.18	149,348.88
Capital	10,000.00	8.80%	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	113,636.51	123,636.51
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	(5,958.29)	(13.83%)	43,080.13	36,859.95	36,991.26	44,111.40	39,129.18	37,000.82	33,344.78	35,926.59	38,733.89	42,275.26	40,592.75	36,845.39	37,121.83
Provisiones Dinámicas	0.00	0.00%	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02	21,314.02
Otras Reservas	(5,958.29)	(27.37%)	21,766.11	15,545.92	15,677.24	22,797.37	17,815.16	15,686.80	12,030.75	14,612.56	17,419.87	20,961.24	19,278.73	15,531.37	15,807.81

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Utilidad de Periodos Anteriores	10,931.53	(172.99%)	(6,319.16)	14,910.90	14,780.94	4,596.01	8,848.56	10,976.92	14,632.97	12,051.16	9,243.85	(541.05)	1,141.46	4,888.81	4,612.37
Utilidad de Periodo	(40,458.73)	(162.50%)	24,897.28	1,307.67	2,449.12	3,855.59	5,252.28	6,418.37	8,000.80	9,916.04	10,948.53	9,135.23	(3,883.30)	(16,232.25)	(15,561.45)
Ganancia o Perdida en Valores Disponible para la Venta	1,513.96	(76.68%)	(1,974.34)	(3,351.41)	(4,433.87)	(4,718.94)	(5,189.55)	(4,568.62)	(5,313.00)	(5,263.30)	(4,578.35)	(5,057.86)	(1,259.25)	(739.29)	(460.38)
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	(21,424.20)	(1.19%)	1,803,889.78	1,812,557.91	1,797,286.32	1,810,427.62	1,818,942.81	1,841,042.22	1,845,720.16	1,835,462.63	1,834,773.85	1,868,269.49	1,815,340.00	1,922,134.68	1,782,465.58