

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	702,681.39	726,510.04	726,680.31	728,470.78	754,250.93	766,869.84	800,093.26	792,641.27	0.00
ACTIVOS LIQUIDOS	138,142.35	145,877.78	158,603.29	123,179.74	112,605.69	101,637.29	100,076.97	180,734.71	0.00
TOTAL DE PRESTAMOS	208,502.33	189,168.35	176,983.24	212,131.50	278,554.94	269,596.08	296,039.02	287,041.17	0.00
LOCALES	0.00	960.00	5,253.76	8,144.47	8,630.49	8,853.55	8,523.68	6,029.07	0.00
EXTRANJEROS	208,502.33	188,208.35	171,729.47	203,987.03	269,924.45	260,742.53	287,515.34	281,012.10	0.00
TOTAL DE INVERSIONES	351,474.65	385,654.60	385,632.76	386,464.72	354,267.12	388,385.70	396,032.56	317,120.59	0.00
TOTAL DE DEPOSITOS	637,744.21	682,251.66	680,622.74	681,160.39	703,207.97	711,765.35	739,324.80	727,328.02	0.00
LOCALES	11,647.54	18,913.27	20,731.65	25,636.14	26,055.65	32,251.39	32,101.74	28,889.10	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,647.54	18,913.27	20,731.65	25,636.14	26,055.65	32,251.39	32,101.74	28,889.10	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	626,096.68	663,338.40	659,891.09	655,524.25	677,152.32	679,513.96	707,223.06	698,438.92	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	619,730.76	658,467.75	651,408.55	647,545.24	665,058.13	671,603.62	700,280.86	689,555.34	0.00
DEPOSITOS DE BANCOS	6,365.91	4,870.65	8,482.54	7,979.01	12,094.18	7,910.34	6,942.19	8,883.58	0.00
PATRIMONIO TOTAL	30,423.77	31,900.07	33,082.86	34,171.92	37,733.89	42,200.54	46,558.22	49,245.22	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	659,895.07	695,965.10	707,506.78	709,353.00	728,466.16	746,689.94	763,386.78	760,556.02	0.00
ACTIVOS GENERADORES DE INGRESOS	522,339.47	580,538.79	584,252.24	599,973.07	596,399.52	616,402.36	627,343.79	601,378.99	0.00
TOTAL DE PRESTAMOS	172,789.23	192,181.02	178,708.35	193,334.13	243,528.64	229,382.21	236,511.13	249,586.33	0.00
TOTAL DE INVERSIONES	349,550.24	388,357.77	405,543.89	406,638.95	352,870.88	387,020.15	390,832.66	351,792.66	0.00
PATRIMONIO TOTAL	30,445.33	30,822.38	31,198.39	31,961.79	34,078.83	37,050.31	39,820.54	41,708.57	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	26,488.68	7,803.29	14,976.49	22,708.70	33,117.10	10,933.61	22,044.87	33,080.50	0.00
EGRESOS DE OPERACIONES	27,762.44	6,444.75	12,685.38	19,034.24	25,366.54	6,260.03	12,831.65	19,608.68	0.00
INGRESO NETO DE INTERESES	(1,273.76)	1,358.54	2,291.11	3,674.45	7,750.56	4,673.58	9,213.22	13,471.82	0.00

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OTROS INGRESOS	7,405.85	1,459.29	5,135.01	7,969.48	11,608.58	4,455.70	7,013.47	12,954.49	0.00
INGRESO DE OPERACIONES	6,132.09	2,817.83	7,426.13	11,643.94	19,359.14	9,129.28	16,226.69	26,426.31	0.00
EGRESOS GENERALES	4,925.12	1,153.19	5,083.19	8,263.42	10,954.29	3,951.67	6,344.65	15,698.63	0.00
UTILIDAD ANTES DE PROVISIONES	1,206.97	1,664.64	2,342.94	3,380.51	8,404.85	5,177.61	9,882.03	10,727.68	0.00
UTILIDAD DEL PERIODO	1,206.97	1,089.64	1,767.94	2,505.51	7,229.85	5,177.61	9,882.03	10,727.68	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	211.28	403.62	342.70	440.26	272.08	492.07	253.95	36.44	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,035.59	6,610.59	6,610.59	6,910.59	7,210.59	7,210.59	7,210.59	7,210.59	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.10	0.21	0.19	0.21	0.10	0.18	0.09	0.01	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,856.72	1,637.84	1,928.97	1,569.66	2,650.14	1,465.35	2,839.42	19,790.22	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.89	3.49	3.74	3.26	2.59	2.67	2.44	2.51	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.33	4.39	4.55	4.69	5.00	5.50	5.82	6.21	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.43	5.55	5.88	5.71	5.96	6.41	6.73	8.15	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.59	16.86	18.69	16.11	13.55	15.65	15.73	17.16	0.00
INDICE DE ADECUACION DE CAPITAL	12.18	13.22	13.84	12.44	11.12	12.20	12.21	13.03	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.66	21.38	23.30	18.08	16.01	14.28	13.54	24.85	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.66	20.08	21.83	16.91	14.93	13.25	12.51	22.80	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	76.77	77.91	79.96	74.82	66.39	68.85	67.10	68.45	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.23	0.75	0.61	0.56	1.21	3.36	3.15	2.38	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.18	0.63	0.50	0.47	0.99	2.77	2.59	1.88	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.96	14.14	11.33	10.45	21.22	55.90	49.63	34.29	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.07	5.38	5.13	5.05	5.55	7.10	7.03	7.33	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.32	4.44	4.34	4.23	4.25	4.06	4.09	4.35	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(0.24)	0.94	0.78	0.82	1.30	3.03	2.94	2.99	0.00

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ZONA LIBRE	0.00	0.00	0.00	5.88	6.14	6.36	6.07	6.50	0.00
RESTO DEL PAIS	0.00	0.00	6.50	6.50	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	7.00	7.25	7.50	7.50	7.50	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	7.00	7.00	7.00	7.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.23	4.69	5.13	4.54	4.43	4.35	4.15	4.10	0.00
PERSONA JURIDICA	5.42	6.00	6.00	4.75	4.12	4.22	4.22	4.14	0.00