

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 | 858,141.40 |
| 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 | 288,747.39 |
| 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 | 258,817.06 |
| LOCALES | 0.00 | 960.00 | 5,253.76 | 8,144.47 | 8,630.49 | 8,853.55 | 8,523.68 | 6,029.07 | 6,730.17 |
| 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 | 252,086.89 |
| 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 | 303,271.01 |
| 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 | 787,901.24 |
| 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 | 38,188.06 |
| 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 | 38,188.06 |
| 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 | 749,713.19 |
| 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 | 741,392.70 |
| 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 | 8,320.49 |
| 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 | 53,534.69 |
| 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 | 806,196.16 |
| 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 | 597,455.06 |
| 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 | 268,686.00 |
| 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 | 328,769.06 |
| 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 | 45,634.29 |
| 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 | 43,489.53 |
| 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 | 26,520.19 |
| 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 | 16,969.34 |

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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 | 15,270.31 |
| 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 | 32,239.65 |
| 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 | 18,163.43 |
| 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 | 14,076.22 |
| 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 | 14,076.22 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 211.28 | 403.62 | 342.70 | 440.26 | 272.08 | 492.07 | 253.95 | 36.44 | 2.89 |
| 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 | 7,210.59 |
| 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 | 249,580.70 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 2.89 | 3.49 | 3.74 | 3.26 | 2.59 | 2.67 | 2.44 | 2.51 | 2.79 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 4.33 | 4.39 | 4.55 | 4.69 | 5.00 | 5.50 | 5.82 | 6.21 | 6.24 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 5.43 | 5.55 | 5.88 | 5.71 | 5.96 | 6.41 | 6.73 | 8.15 | 9.52 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 14.59 | 16.86 | 18.69 | 16.11 | 13.55 | 15.65 | 15.73 | 17.16 | 20.68 |
| INDICE DE ADECUACION DE CAPITAL | 12.18 | 13.22 | 13.84 | 12.44 | 11.12 | 12.20 | 12.21 | 13.03 | 12.61 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 21.66 | 21.38 | 23.30 | 18.08 | 16.01 | 14.28 | 13.54 | 24.85 | 36.65 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 19.66 | 20.08 | 21.83 | 16.91 | 14.93 | 13.25 | 12.51 | 22.80 | 33.65 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 76.77 | 77.91 | 79.96 | 74.82 | 66.39 | 68.85 | 67.10 | 68.45 | 75.14 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.23 | 0.75 | 0.61 | 0.56 | 1.21 | 3.36 | 3.15 | 2.38 | 2.36 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.18 | 0.63 | 0.50 | 0.47 | 0.99 | 2.77 | 2.59 | 1.88 | 1.75 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 3.96 | 14.14 | 11.33 | 10.45 | 21.22 | 55.90 | 49.63 | 34.29 | 30.85 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.07 | 5.38 | 5.13 | 5.05 | 5.55 | 7.10 | 7.03 | 7.33 | 7.28 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.32 | 4.44 | 4.34 | 4.23 | 4.25 | 4.06 | 4.09 | 4.35 | 4.44 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | (0.24) | 0.94 | 0.78 | 0.82 | 1.30 | 3.03 | 2.94 | 2.99 | 2.84 |

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| ZONA LIBRE | 0.00 | 0.00 | 0.00 | 5.88 | 6.14 | 6.36 | 6.07 | 6.50 | 6.50 |
| 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 | 7.50 |
| 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 | 7.00 |
| 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 | 4.02 |
| PERSONA JURIDICA | 5.42 | 6.00 | 6.00 | 4.75 | 4.12 | 4.22 | 4.22 | 4.14 | 2.94 |