

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	857,701.99	860,794.79	861,019.42	864,859.65	889,037.55	879,052.79	839,276.50	0.00	0.00
ACTIVOS LIQUIDOS	288,747.39	206,164.56	207,808.52	287,269.26	219,450.83	121,562.98	65,512.48	0.00	0.00
TOTAL DE PRESTAMOS	258,817.06	219,233.20	219,497.44	221,623.30	215,624.15	209,587.54	223,922.58	0.00	0.00
LOCALES	6,730.17	6,343.63	6,498.75	6,092.40	12,224.20	14,900.15	15,120.09	0.00	0.00
EXTRANJEROS	252,086.89	212,889.57	212,998.69	215,530.90	203,399.96	194,687.39	208,802.49	0.00	0.00
TOTAL DE INVERSIONES	303,271.01	427,845.61	425,001.23	350,570.78	446,493.48	540,626.46	542,294.20	0.00	0.00
TOTAL DE DEPOSITOS	787,901.24	785,349.50	782,510.85	782,445.51	803,616.52	793,467.40	770,305.57	0.00	0.00
LOCALES	38,188.06	39,375.54	33,835.56	29,589.67	29,795.94	37,175.37	38,379.41	0.00	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	38,188.06	39,375.54	33,835.56	29,589.67	29,795.94	37,175.37	38,379.41	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	749,713.19	745,973.96	748,675.28	752,855.84	773,820.58	756,292.03	731,926.16	0.00	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	741,392.70	742,131.01	745,944.76	749,652.09	743,969.81	750,066.36	725,630.80	0.00	0.00
DEPOSITOS DE BANCOS	8,320.49	3,842.95	2,730.53	3,203.76	29,850.77	6,225.67	6,295.35	0.00	0.00
PATRIMONIO TOTAL	53,520.71	60,068.26	61,967.81	66,457.53	68,168.97	68,701.70	52,312.76	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	805,976.46	813,832.32	830,556.34	828,750.46	873,369.77	869,923.79	850,147.96	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	597,455.06	652,530.30	668,285.13	588,177.92	612,102.85	698,646.41	705,357.73	0.00	0.00
TOTAL DE PRESTAMOS	268,686.00	244,414.64	257,768.23	254,332.23	237,220.61	214,410.37	221,710.01	0.00	0.00
TOTAL DE INVERSIONES	328,769.06	408,115.66	410,516.90	333,845.69	374,882.24	484,236.03	483,647.71	0.00	0.00
PATRIMONIO TOTAL	45,627.30	51,134.40	54,263.01	57,851.38	60,844.84	64,384.98	57,140.28	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	43,489.53	9,688.51	18,781.10	28,063.57	36,939.92	8,864.89	16,968.80	0.00	0.00
EGRESOS DE OPERACIONES	26,520.19	6,979.09	14,068.53	21,195.40	28,324.84	6,910.69	13,836.73	0.00	0.00
INGRESO NETO DE INTERESES	16,969.34	2,709.42	4,712.57	6,868.16	8,615.08	1,954.21	3,132.07	0.00	0.00

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OTROS INGRESOS	15,270.31	1,700.20	3,433.70	4,955.09	6,804.12	968.48	2,397.63	0.00	0.00
INGRESO DE OPERACIONES	32,239.65	4,409.62	8,146.27	11,823.25	15,419.20	2,922.68	5,529.70	0.00	0.00
EGRESOS GENERALES	18,177.41	2,257.29	4,445.65	6,432.68	8,306.85	1,765.93	4,078.27	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	14,062.24	2,152.33	3,700.62	5,390.57	7,112.34	1,156.75	1,451.43	0.00	0.00
UTILIDAD DEL PERIODO	14,062.24	2,152.33	3,700.62	5,390.57	7,112.34	1,156.75	1,451.43	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2.89	21.75	1,296.22	294.42	658.97	912.41	339.30	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.01	0.59	0.13	0.31	0.44	0.15	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	249,580.70	33,155.50	556.28	2,449.12	1,094.21	790.28	2,125.15	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.79	3.29	3.29	3.25	3.34	3.44	3.22	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.24	6.98	7.20	7.68	7.67	7.82	6.23	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.52	9.28	9.61	11.61	10.30	9.16	6.83	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.68	27.40	28.23	29.99	31.61	32.78	23.36	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.62	13.27	13.59	14.31	14.51	15.72	14.13	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.65	26.25	26.56	36.71	27.31	15.32	8.50	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.67	23.95	24.14	33.22	24.68	13.83	7.81	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	75.14	80.73	80.87	81.52	82.87	83.46	78.90	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.35	1.32	1.11	1.22	1.16	0.66	0.41	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.74	1.06	0.89	0.87	0.81	0.53	0.34	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	30.82	16.84	13.64	12.42	11.69	7.19	5.08	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.28	5.94	5.62	6.36	6.03	5.08	4.81	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.44	4.28	4.21	4.80	4.63	3.96	3.92	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.84	1.66	1.41	1.56	1.41	1.12	0.89	0.00	0.00

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ZONA LIBRE	6.50	6.50	6.50	6.50	6.50	6.33	6.11	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	7.50	7.50	7.50	7.50	7.50	7.50	7.50	0.00	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	7.00	7.75	7.75	7.75	7.75	7.00	7.37	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	4.02	4.02	3.97	3.86	3.87	3.77	3.63	0.00	0.00
PERSONA JURIDICA	2.94	3.74	3.95	4.00	3.83	3.84	3.95	0.00	0.00