

**BANCO PICHINCHA PANAMÁ, S. A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2015**  
**( En Miles de Balboas )**

|                                       | 2013       | 2014       |            |            |            | 2015       |            |            |            |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
|                                       | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  |
| <b>BALANCE DE SITUACION</b>           |            |            |            |            |            |            |            |            |            |
| TOTAL DE ACTIVOS                      | 846,211.86 | 860,209.71 | 857,896.43 | 872,678.47 | 909,814.49 | 896,087.41 | 883,371.93 | 889,014.31 | 916,621.93 |
| ACTIVOS LIQUIDOS                      | 204,295.83 | 166,190.06 | 129,521.51 | 167,397.74 | 151,732.04 | 121,770.74 | 110,807.21 | 113,547.23 | 107,990.57 |
| TOTAL DE PRESTAMOS                    | 356,875.02 | 338,211.64 | 341,446.26 | 347,378.65 | 343,043.93 | 324,501.28 | 295,386.19 | 294,993.13 | 292,826.78 |
| LOCALES                               | 27,278.98  | 29,214.01  | 27,016.75  | 30,447.13  | 29,695.50  | 31,522.72  | 32,908.19  | 37,569.19  | 42,300.31  |
| EXTRANJEROS                           | 329,596.04 | 308,997.63 | 314,429.51 | 316,931.52 | 313,348.43 | 292,978.56 | 262,478.00 | 257,423.94 | 250,526.47 |
| TOTAL DE INVERSIONES                  | 273,633.08 | 342,844.39 | 377,190.39 | 348,215.79 | 408,603.60 | 439,051.17 | 466,934.77 | 469,622.29 | 504,557.43 |
| TOTAL DE DEPOSITOS                    | 772,578.91 | 781,907.02 | 775,872.35 | 788,434.33 | 823,148.54 | 808,079.45 | 792,567.08 | 797,841.05 | 811,705.58 |
| LOCALES                               | 42,174.26  | 41,870.32  | 41,655.07  | 44,758.02  | 50,858.74  | 60,048.86  | 58,426.51  | 46,273.52  | 43,981.18  |
| DEPOSITOS DE OFICIALES                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| DEPOSITOS DE PARTICULARES             | 42,174.26  | 41,870.32  | 41,655.07  | 44,758.02  | 50,858.74  | 60,048.86  | 58,426.51  | 46,273.52  | 43,981.18  |
| DEPOSITOS DE BANCOS                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| EXTRANJEROS                           | 730,404.66 | 740,036.70 | 734,217.28 | 743,676.31 | 772,289.80 | 748,030.59 | 734,140.56 | 751,567.52 | 767,724.40 |
| DEPOSITOS DE OFICIALES                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| DEPOSITOS DE PARTICULARES             | 724,589.26 | 734,232.66 | 730,327.26 | 739,587.38 | 750,118.04 | 744,773.56 | 732,354.76 | 750,724.12 | 764,510.76 |
| DEPOSITOS DE BANCOS                   | 5,815.39   | 5,804.04   | 3,890.02   | 4,088.93   | 22,171.76  | 3,257.03   | 1,785.81   | 843.40     | 3,213.64   |
| PATRIMONIO TOTAL                      | 57,414.29  | 62,163.03  | 65,853.38  | 67,151.06  | 73,565.60  | 76,008.30  | 78,211.28  | 78,303.73  | 77,982.79  |
| <b>PROMEDIO (12 MESES)</b>            |            |            |            |            |            |            |            |            |            |
| TOTAL DE ACTIVOS                      | 867,624.70 | 869,631.25 | 848,586.46 | 852,946.44 | 878,013.18 | 878,148.56 | 870,634.18 | 880,846.39 | 913,218.21 |
| ACTIVOS GENERADORES DE INGRESOS       | 646,312.86 | 715,635.01 | 742,426.71 | 677,602.77 | 691,077.81 | 722,304.24 | 740,478.80 | 730,104.93 | 774,515.87 |
| TOTAL DE PRESTAMOS                    | 286,249.59 | 273,899.59 | 282,684.42 | 306,717.29 | 349,959.48 | 331,356.46 | 318,416.23 | 321,185.89 | 317,935.36 |
| TOTAL DE INVERSIONES                  | 360,063.28 | 441,735.42 | 459,742.29 | 370,885.48 | 341,118.34 | 390,947.78 | 422,062.58 | 408,919.04 | 456,580.51 |
| PATRIMONIO TOTAL                      | 62,791.63  | 65,432.36  | 59,083.07  | 60,495.31  | 65,489.95  | 69,085.66  | 72,032.33  | 72,727.39  | 75,774.20  |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |            |            |            |            |            |            |            |            |            |
| INGRESOS POR INTERESES                | 38,146.48  | 11,951.42  | 24,082.71  | 36,165.92  | 48,072.68  | 10,318.92  | 21,416.65  | 32,423.43  | 43,161.41  |
| EGRESOS DE OPERACIONES                | 27,278.20  | 6,538.11   | 12,953.40  | 19,292.53  | 25,642.44  | 5,978.17   | 11,999.44  | 18,028.25  | 24,025.19  |
| INGRESO NETO DE INTERESES             | 10,868.28  | 5,413.31   | 11,129.31  | 16,873.39  | 22,430.24  | 4,340.75   | 9,417.21   | 14,395.18  | 19,136.22  |
| OTROS INGRESOS                        | 6,584.10   | 855.50     | 1,416.47   | 1,957.93   | 2,829.37   | 1,383.50   | 2,581.04   | 3,375.77   | 5,532.41   |
| INGRESO DE OPERACIONES                | 17,452.38  | 6,268.81   | 12,545.78  | 18,831.31  | 25,259.61  | 5,724.24   | 11,998.25  | 17,770.94  | 24,668.63  |

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|---|-----------|----------|----------|------------|-----------|-----------|----------|------------|-----------|
|   | Diciembre | Marzo    | Junio    | Septiembre | Diciembre | Marzo     | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES   | 11,547.92 | 2,244.77 | 4,233.53 | 6,658.11   | 9,298.20  | 2,394.75  | 5,839.89 | 8,936.56   | 12,151.63 |
| UTILIDAD ANTES DE PROVISIONES   | 5,904.46  | 4,024.04 | 8,312.25 | 12,173.20  | 15,961.41 | 3,329.49  | 6,158.36 | 8,834.38   | 12,517.00 |
| UTILIDAD DEL PERIODO  | 5,904.46  | 3,579.04 | 6,532.25 | 9,348.20   | 15,511.52 | 3,329.49  | 6,158.36 | 8,172.64   | 9,283.76  |
| <b>CALIDAD DE ACTIVOS</b>   |           |          |          |            |           |           |          |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 111.79    | 158.75   | 145.38   | 328.28     | 13.06     | 5.64      | 646.45   | 2,731.70   | 870.74    |
| TOTAL PROVISIONES PARA PRESTAMOS  | 6,175.29  | 5,967.00 | 7,302.00 | 8,347.00   | 4,235.51  | 4,095.61  | 3,859.39 | 4,071.14   | 4,514.24  |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.03      | 0.05     | 0.04     | 0.09       | 0.00      | 0.00      | 0.22     | 0.93       | 0.30      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 5,524.01  | 3,758.80 | 5,022.63 | 2,542.62   | 32,430.00 | 72,610.67 | 597.02   | 149.03     | 518.44    |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.73      | 1.76     | 2.14     | 2.40       | 1.23      | 1.26      | 1.31     | 1.38       | 1.54      |
| <b>RAZONES DE CAPITAL</b>   |           |          |          |            |           |           |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 6.78      | 7.23     | 7.68     | 7.69       | 8.09      | 8.48      | 8.85     | 8.81       | 8.51      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 9.11      | 9.13     | 9.16     | 9.65       | 9.79      | 9.95      | 10.26    | 10.24      | 9.78      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 16.09     | 18.38    | 19.29    | 19.33      | 21.44     | 23.42     | 26.48    | 26.54      | 26.63     |
| INDICE DE ADECUACION DE CAPITAL   | 10.42     | 11.76    | 12.73    | 12.49      | 14.36     | 14.97     | 12.10    | 12.07      | 12.51     |
| <b>LIQUIDEZ</b>   |           |          |          |            |           |           |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 26.44     | 21.25    | 16.69    | 21.23      | 18.43     | 15.07     | 13.98    | 14.23      | 13.30     |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 24.14     | 19.32    | 15.10    | 19.18      | 16.68     | 13.59     | 12.54    | 12.77      | 11.78     |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 61.86     | 65.10    | 65.31    | 65.40      | 68.07     | 69.40     | 72.90    | 73.09      | 75.46     |
| <b>RENTABILIDAD</b>   |           |          |          |            |           |           |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.91      | 2.00     | 1.76     | 1.84       | 2.24      | 1.84      | 1.66     | 1.49       | 1.20      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.68      | 1.65     | 1.54     | 1.46       | 1.77      | 1.52      | 1.41     | 1.24       | 1.02      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 9.40      | 21.88    | 22.11    | 20.60      | 23.69     | 19.28     | 17.10    | 14.98      | 12.25     |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 5.90      | 6.68     | 6.49     | 7.12       | 6.96      | 5.71      | 5.78     | 5.92       | 5.57      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.22      | 3.65     | 3.49     | 3.80       | 3.71      | 3.31      | 3.24     | 3.29       | 3.10      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.68      | 3.03     | 3.00     | 3.32       | 3.25      | 2.40      | 2.54     | 2.63       | 2.47      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 66.17     | 35.81    | 33.74    | 35.36      | 36.81     | 41.84     | 48.67    | 50.29      | 49.26     |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.02      | 0.48     | 0.38     | 0.39       | 0.41      | 0.77      | 0.70     | 0.62       | 0.71      |
| <b>PRODUCTIVIDAD</b>  |           |          |          |            |           |           |          |            |           |
| NUMERO DE EMPLEADOS   | 29.00     | 33.00    | 37.00    | 36.00      | 39.00     | 48.00     | 53.00    | 58.00      | 63.00     |



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|------------------------|-----------|-------|-------|------------|-----------|-------|-------|------------|-----------|
|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 3.80      | 3.81  | 3.61  | 3.57       | 3.57      | 3.50  | 3.40  | 2.88       | 2.88      |
| PERSONA JURIDICA       | 3.70      | 3.70  | 3.68  | 3.70       | 3.70      | 3.48  | 3.48  | 3.54       | 3.16      |