

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	909,814.49	896,087.41	883,371.93	889,014.31	916,400.94	895,608.76	930,691.39	912,048.36	0.00
ACTIVOS LIQUIDOS	151,732.04	121,770.74	110,807.21	113,547.23	107,990.57	122,953.74	95,081.09	65,526.49	0.00
TOTAL DE PRESTAMOS	343,043.93	324,501.28	295,386.19	294,993.13	292,695.12	290,476.64	309,657.74	302,382.54	0.00
LOCALES	29,695.50	31,522.72	32,908.19	37,569.19	42,168.65	42,589.02	48,305.15	55,591.04	0.00
EXTRANJEROS	313,348.43	292,978.56	262,478.00	257,423.94	250,526.47	247,887.62	261,352.60	246,791.50	0.00
TOTAL DE INVERSIONES	408,603.60	439,051.17	466,934.77	469,622.29	504,557.40	471,992.38	514,898.50	533,491.45	0.00
TOTAL DE DEPOSITOS	823,148.54	808,079.45	792,567.08	797,841.05	811,705.58	799,646.76	829,913.43	809,928.63	0.00
LOCALES	50,858.74	60,048.86	58,426.51	46,273.52	43,981.18	31,446.37	30,878.94	30,393.69	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	50,858.74	60,048.86	58,426.51	46,273.52	43,981.18	31,446.37	30,878.94	30,393.69	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	772,289.80	748,030.59	734,140.56	751,567.52	767,724.40	768,200.39	799,034.48	779,534.94	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	750,118.04	744,773.56	732,354.76	750,724.12	764,510.76	767,226.51	798,661.76	779,093.43	0.00
DEPOSITOS DE BANCOS	22,171.76	3,257.03	1,785.81	843.40	3,213.64	973.88	372.72	441.51	0.00
PATRIMONIO TOTAL	73,565.60	76,008.30	78,211.28	78,303.73	77,823.75	84,938.00	87,474.58	89,081.01	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	878,013.18	878,148.56	870,634.18	880,846.39	913,107.72	895,848.08	907,031.66	900,531.33	0.00
ACTIVOS GENERADORES DE INGRESOS	691,077.81	722,304.24	740,478.80	730,104.93	774,450.03	763,010.73	793,438.60	800,244.70	0.00
TOTAL DE PRESTAMOS	349,959.48	331,356.46	318,416.23	321,185.89	317,869.53	307,488.96	302,521.97	298,687.83	0.00
TOTAL DE INVERSIONES	341,118.34	390,947.78	422,062.58	408,919.04	456,580.50	455,521.78	490,916.63	501,556.87	0.00
PATRIMONIO TOTAL	65,489.95	69,085.66	72,032.33	72,727.39	75,694.67	80,473.15	82,842.93	83,692.37	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	48,072.68	10,318.92	21,416.65	32,423.43	43,161.41	10,118.55	19,408.36	28,590.74	0.00
EGRESOS DE OPERACIONES	25,642.44	5,978.17	11,999.44	18,028.25	24,025.19	5,945.03	11,840.04	17,741.31	0.00

INGRESO NETO DE INTERESES	22,430.24	4,340.75	9,417.21	14,395.18	19,136.22	4,173.52	7,568.32	10,849.42	0.00
OTROS INGRESOS	2,829.37	1,383.50	2,581.04	3,375.77	5,538.42	5,233.03	5,791.42	6,959.99	0.00
INGRESO DE OPERACIONES	25,259.61	5,724.24	11,998.25	17,770.94	24,674.64	9,406.55	13,359.74	17,809.41	0.00
EGRESOS GENERALES	9,298.20	2,394.75	5,839.89	8,936.56	12,185.03	5,100.49	7,781.70	10,586.28	0.00
UTILIDAD ANTES DE PROVISIONES	15,961.41	3,329.49	6,158.36	8,834.38	12,489.62	4,306.06	5,578.04	7,223.13	0.00
UTILIDAD DEL PERIODO	15,511.52	3,329.49	6,158.36	8,172.64	9,124.72	3,740.88	4,834.69	6,137.11	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	13.06	5.64	646.45	2,731.70	870.74	2,756.04	1,398.78	1,474.51	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,235.51	4,095.61	3,859.39	4,071.14	4,645.90	2,977.14	2,861.05	2,364.97	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.22	0.93	0.30	0.95	0.45	0.49	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	32,430.00	72,610.67	597.02	149.03	533.56	108.02	204.54	160.39	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.23	1.26	1.31	1.38	1.59	1.02	0.92	0.78	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.09	8.48	8.85	8.81	8.49	9.48	9.40	9.77	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.79	9.95	10.26	10.24	9.76	11.14	10.61	10.66	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.44	23.42	26.48	26.54	26.59	29.24	28.25	29.46	0.00
INDICE DE ADECUACION DE CAPITAL	14.36	14.97	12.10	12.07	12.49	14.99	14.80	17.77	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.43	15.07	13.98	14.23	13.30	15.38	11.46	8.09	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.68	13.59	12.54	12.77	11.78	13.73	10.22	7.18	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.07	69.40	72.90	73.09	75.46	74.40	73.50	73.96	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	1.84	1.66	1.49	1.18	1.96	1.22	1.02	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.77	1.52	1.41	1.24	1.00	1.67	1.07	0.91	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	23.69	19.28	17.10	14.98	12.05	18.59	11.67	9.78	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.96	5.71	5.78	5.92	5.57	5.30	4.89	4.76	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.71	3.31	3.24	3.29	3.10	3.12	2.98	2.96	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.25	2.40	2.54	2.63	2.47	2.19	1.91	1.81	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	36.81	41.84	48.67	50.29	49.38	54.22	58.25	59.44	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.41	0.77	0.70	0.62	0.72	2.74	1.46	1.16	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	39.00	48.00	53.00	58.00	63.00	63.00	69.00	67.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	0.00
PRESTAMOS / EMPLEADOS	8,796.00	6,760.44	5,573.32	5,086.09	4,645.95	4,610.74	4,487.79	4,513.17	0.00
DEPOSITOS TOTALES / EMPLEADOS	21,106.37	16,834.99	14,954.10	13,755.88	12,884.22	12,692.81	12,027.73	12,088.49	0.00
UTILIDAD NETA / EMPLEADOS	397.73	69.36	116.20	140.91	144.84	59.38	70.07	91.60	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.52	4.17	2.97	1.87	0.72	(0.05)	5.36	2.59	0.00

PRESTAMOS (%)	(3.88)	(4.05)	(13.49)	(15.08)	(14.68)	(10.49)	4.83	2.50	0.00
LOCALES (%)	8.86	7.90	21.81	23.39	42.00	35.11	46.79	47.97	0.00
EXTRANJEROS (%)	(4.93)	(5.18)	(16.52)	(18.78)	(20.05)	(15.39)	(0.43)	(4.13)	0.00
DEPOSITOS (%)	6.55	3.35	2.15	1.19	(1.39)	(1.04)	4.71	1.52	0.00
LOCALES (%)	20.59	43.42	40.26	3.39	(13.52)	(47.63)	(47.15)	(34.32)	0.00
EXTRANJEROS (%)	5.73	1.08	(0.01)	1.06	(0.59)	2.70	8.84	3.72	0.00
PATRIMONIO (%)	28.13	22.27	18.77	16.61	5.79	11.75	11.84	13.76	0.00
UTILIDAD NETA (%)	162.71	(6.97)	(5.72)	(12.58)	(41.17)	12.36	(21.49)	(24.91)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	309,611.59	291,274.59	255,194.58	263,031.75	261,872.03	257,015.42	287,657.52	281,035.09	0.00
MENCION ESPECIAL	36,266.44	36,055.62	42,482.25	32,455.50	33,352.83	32,792.21	21,718.55	21,289.84	0.00
SUBNORMAL	409.22	329.66	369.96	2,188.23	175.84	1,722.03	1,317.53	786.32	0.00
DUDOSO	992.19	936.25	1,198.03	1,388.41	1,675.47	1,135.97	918.59	1,006.22	0.00
IRRECUPERABLE	0.00	0.77	0.77	0.38	264.85	788.16	906.60	630.04	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.25	6.40	6.44	6.47	6.59	6.58	6.59	6.58	0.00
AL POR MENOR	7.17	7.17	7.17	7.25	7.25	7.25	7.20	6.60	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	5.50	5.50	5.50	5.50	4.00	4.00	4.00	4.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	17.09	17.09	17.09	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.57	3.50	3.40	2.88	2.88	2.88	2.75	2.50	0.00
PERSONA JURIDICA	3.70	3.48	3.48	3.54	3.16	3.18	3.38	3.02	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016