

BANCO PICHINCHA PANAMÁ, S. A.

**ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	916,400.94	895,608.76	930,691.39	912,048.36	874,939.02	853,225.80	859,719.16	828,075.45	807,624.19
ACTIVOS LIQUIDOS	107,990.57	122,953.74	95,081.09	65,526.49	95,466.63	99,346.68	104,886.27	80,767.73	89,425.64
TOTAL DE PRESTAMOS	292,695.12	290,476.64	309,657.74	302,382.54	305,015.87	273,138.84	273,267.86	295,185.30	305,519.22
LOCALES	42,168.65	42,589.02	48,305.15	55,591.04	58,662.03	61,309.08	60,963.36	66,204.43	73,580.01
EXTRANJEROS	250,526.47	247,887.62	261,352.60	246,791.50	246,353.83	211,829.75	212,304.50	228,980.87	231,939.21
TOTAL DE INVERSIONES	504,557.40	471,992.38	514,898.50	533,491.45	460,087.06	466,444.05	469,595.84	438,286.82	397,522.35
TOTAL DE DEPOSITOS	811,705.58	799,646.76	829,913.43	809,928.63	776,502.85	755,024.19	765,669.43	734,394.95	714,963.35
LOCALES	43,981.18	31,446.37	30,878.94	30,393.69	29,872.05	26,363.72	29,589.81	29,610.63	54,364.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	43,981.18	31,446.37	30,878.94	30,393.69	29,872.05	26,363.72	29,589.81	29,610.63	54,364.44
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	767,724.40	768,200.39	799,034.48	779,534.94	746,630.80	728,660.47	736,079.62	704,784.32	660,598.91
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	764,510.76	767,226.51	798,661.76	779,093.43	745,921.81	728,280.82	729,424.54	704,359.60	660,415.85
DEPOSITOS DE BANCOS	3,213.64	973.88	372.72	441.51	708.99	379.65	6,655.08	424.72	183.06
PATRIMONIO TOTAL	77,823.75	84,938.00	87,474.58	89,081.01	78,440.97	80,892.60	83,810.63	82,883.56	81,562.42
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	913,107.72	895,848.08	907,031.66	900,531.33	895,669.98	874,417.28	895,205.28	870,061.91	841,281.61
ACTIVOS GENERADORES DE INGRESOS	774,450.03	763,010.73	793,438.60	800,244.70	781,177.73	751,025.95	783,709.97	784,673.05	734,072.25
TOTAL DE PRESTAMOS	317,869.53	307,488.96	302,521.97	298,687.83	298,855.50	281,807.74	291,462.80	298,783.92	305,267.54
TOTAL DE INVERSIONES	456,580.50	455,521.78	490,916.63	501,556.87	482,322.23	469,218.21	492,247.17	485,889.14	428,804.71
PATRIMONIO TOTAL	75,694.67	80,473.15	82,842.93	83,692.37	78,132.36	82,915.30	85,642.60	85,982.28	80,001.70
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	43,161.41	10,118.55	19,408.36	28,590.74	37,730.96	8,772.15	17,450.01	26,270.53	35,330.41
EGRESOS DE OPERACIONES	24,025.19	5,945.03	11,840.04	17,741.31	23,303.64	4,967.52	9,582.07	14,120.27	18,488.25

ACTIVOS (%)	0.72	(0.05)	5.36	2.59	(4.52)	(4.73)	(7.63)	(9.21)	(7.69)
PRESTAMOS (%)	(14.68)	(10.49)	4.83	2.50	4.21	(5.97)	(11.75)	(2.38)	0.17
LOCALES (%)	42.00	35.11	46.79	47.97	39.11	43.96	26.20	19.09	25.43
EXTRANJEROS (%)	(20.05)	(15.39)	(0.43)	(4.13)	(1.67)	(14.55)	(18.77)	(7.22)	(5.85)
DEPOSITOS (%)	(1.39)	(1.04)	4.71	1.52	(4.34)	(5.58)	(7.74)	(9.33)	(7.93)
LOCALES (%)	(13.52)	(47.63)	(47.15)	(34.32)	(32.08)	(16.16)	(4.17)	(2.58)	81.99
EXTRANJEROS (%)	(0.59)	2.70	8.84	3.72	(2.75)	(5.15)	(7.88)	(9.59)	(11.52)
PATRIMONIO (%)	5.79	11.75	11.84	13.76	0.79	(4.76)	(4.19)	(6.96)	3.98
UTILIDAD NETA (%)	(41.17)	12.36	(21.49)	(24.91)	(21.44)	(59.80)	(32.91)	(19.90)	(12.39)
CLASIFICACION PRESTAMOS									
NORMAL	261,872.03	257,015.42	287,657.52	281,035.09	276,147.43	240,504.92	250,164.80	276,676.18	288,956.10
MENCION ESPECIAL	33,352.83	32,792.21	21,718.55	21,289.84	28,425.83	32,222.55	22,733.13	12,235.21	10,700.29
SUBNORMAL	175.84	1,722.03	1,317.53	786.32	1,836.17	210.00	95.46	7,144.72	7,591.54
DUDOSO	1,675.47	1,135.97	918.59	1,006.22	378.71	1,679.31	1,756.69	335.43	335.43
IRRECUPERABLE	264.85	788.16	906.60	630.04	605.96	972.52	939.62	1,311.30	1,309.32
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.59	6.58	6.59	6.58	6.86	6.93	7.01	6.91	6.47
AL POR MENOR	7.25	7.25	7.20	6.60	6.63	6.42	6.63	6.60	6.70
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	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
TARJETA DE CREDITO	17.09	17.09	17.09	0.00	0.00	0.00	0.00	17.09	17.09
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.88	2.88	2.75	2.50	2.50	2.44	2.31	2.31	2.20
PERSONA JURIDICA	3.16	3.18	3.38	3.02	2.97	2.86	3.01	2.99	2.92