

BANCO PICHINCHA PANAMÁ, S. A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2018
(En Miles de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 874,939.02 | 853,225.80 | 859,719.16 | 828,075.45 | 807,624.19 | 787,036.76 | 750,068.37 | 735,844.58 | 834,186.04 |
| ACTIVOS LIQUIDOS | 95,466.63 | 99,346.68 | 104,886.27 | 80,767.73 | 89,425.64 | 81,569.87 | 88,639.35 | 78,996.46 | 91,038.43 |
| TOTAL DE PRESTAMOS | 305,015.87 | 273,138.84 | 273,267.86 | 295,185.30 | 305,519.22 | 299,998.33 | 281,535.00 | 309,980.65 | 386,307.06 |
| LOCALES | 58,662.03 | 61,309.08 | 60,963.36 | 66,204.43 | 73,580.01 | 89,393.99 | 86,868.64 | 103,446.20 | 103,141.91 |
| EXTRANJEROS | 246,353.83 | 211,829.75 | 212,304.50 | 228,980.87 | 231,939.21 | 210,604.34 | 194,666.36 | 206,534.45 | 283,165.15 |
| TOTAL DE INVERSIONES | 460,087.06 | 466,444.05 | 469,595.84 | 438,286.82 | 397,522.35 | 386,125.33 | 363,647.52 | 330,077.86 | 334,966.50 |
| TOTAL DE DEPOSITOS | 776,502.85 | 755,024.19 | 765,669.43 | 734,394.95 | 714,963.35 | 700,851.25 | 663,400.11 | 648,094.80 | 619,364.23 |
| LOCALES | 29,872.05 | 26,363.72 | 29,589.81 | 29,610.63 | 54,364.44 | 46,580.27 | 45,341.98 | 43,767.33 | 42,667.03 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 29,872.05 | 26,363.72 | 29,589.81 | 29,610.63 | 54,364.44 | 46,580.27 | 45,341.98 | 43,767.33 | 42,667.03 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 746,630.80 | 728,660.47 | 736,079.62 | 704,784.32 | 660,598.91 | 654,270.98 | 618,058.13 | 604,327.47 | 576,697.20 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 745,921.81 | 728,280.82 | 729,424.54 | 704,359.60 | 660,415.85 | 654,060.42 | 617,356.85 | 603,828.13 | 576,413.00 |
| DEPOSITOS DE BANCOS | 708.99 | 379.65 | 6,655.08 | 424.72 | 183.06 | 210.56 | 701.28 | 499.34 | 284.20 |
| PATRIMONIO TOTAL | 78,440.97 | 80,892.60 | 83,810.63 | 82,883.56 | 81,562.42 | 76,088.92 | 75,770.65 | 76,352.44 | 77,643.24 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 895,669.98 | 874,417.28 | 895,205.28 | 870,061.91 | 841,281.61 | 820,131.28 | 804,893.76 | 781,960.02 | 820,905.11 |
| ACTIVOS GENERADORES DE INGRESOS | 781,177.73 | 751,025.95 | 783,709.97 | 784,673.05 | 734,072.25 | 712,853.27 | 694,023.11 | 686,765.32 | 712,157.57 |
| TOTAL DE PRESTAMOS | 298,855.50 | 281,807.74 | 291,462.80 | 298,783.92 | 305,267.54 | 286,568.58 | 277,401.43 | 302,582.98 | 345,913.14 |
| TOTAL DE INVERSIONES | 482,322.23 | 469,218.21 | 492,247.17 | 485,889.14 | 428,804.71 | 426,284.69 | 416,621.68 | 384,182.34 | 366,244.43 |
| PATRIMONIO TOTAL | 78,132.36 | 82,915.30 | 85,642.60 | 85,982.28 | 80,001.70 | 78,490.76 | 79,790.64 | 79,618.00 | 79,602.83 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 37,730.96 | 8,772.15 | 17,450.01 | 26,270.53 | 35,330.41 | 8,836.91 | 17,716.24 | 26,491.83 | 36,935.31 |
| EGRESOS DE OPERACIONES | 23,303.64 | 4,967.52 | 9,582.07 | 14,120.27 | 18,488.25 | 4,223.74 | 8,236.94 | 12,262.14 | 17,056.86 |
| INGRESO NETO DE INTERESES | 14,427.32 | 3,804.63 | 7,867.94 | 12,150.26 | 16,842.16 | 4,613.18 | 9,479.30 | 14,229.69 | 19,878.45 |
| OTROS INGRESOS | 8,486.89 | 1,856.27 | 3,705.31 | 7,231.48 | 8,822.90 | 1,830.52 | 3,248.88 | 4,749.43 | 6,953.00 |
| INGRESO DE OPERACIONES | 22,914.21 | 5,660.90 | 11,573.25 | 19,381.75 | 25,665.06 | 6,443.69 | 12,728.18 | 18,979.12 | 26,831.45 |

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| EGRESOS GENERALES | 14,034.13 | 3,050.99 | 6,423.32 | 9,667.79 | 12,977.88 | 2,691.36 | 5,652.22 | 8,687.33 | 12,371.34 |
| UTILIDAD ANTES DE PROVISIONES | 8,880.08 | 2,609.91 | 5,149.93 | 9,713.96 | 12,687.18 | 3,752.33 | 7,075.96 | 10,291.79 | 14,460.11 |
| UTILIDAD DEL PERIODO | 7,167.95 | 1,503.80 | 3,243.78 | 4,915.71 | 6,279.89 | 2,561.55 | 5,131.08 | 7,908.29 | 10,195.21 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 2,463.42 | 1,788.81 | 1,592.60 | 8,168.71 | 8,170.09 | 8,898.99 | 7,670.02 | 7,735.11 | 7,681.15 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,378.23 | 2,450.46 | 2,421.83 | 2,517.55 | 3,373.46 | 4,767.10 | 4,379.52 | 4,215.35 | 5,142.46 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.81 | 0.65 | 0.58 | 2.77 | 2.67 | 2.97 | 2.72 | 2.50 | 1.99 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 96.54 | 136.99 | 152.07 | 30.82 | 41.29 | 53.57 | 57.10 | 54.50 | 66.95 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.78 | 0.90 | 0.89 | 0.85 | 1.10 | 1.59 | 1.56 | 1.36 | 1.33 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 8.97 | 9.48 | 9.75 | 10.01 | 10.10 | 9.67 | 10.10 | 10.38 | 9.31 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 10.25 | 10.94 | 11.28 | 11.30 | 11.60 | 11.09 | 11.74 | 11.93 | 10.76 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 25.72 | 29.62 | 30.67 | 28.08 | 26.70 | 25.36 | 26.91 | 24.63 | 20.10 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 12.29 | 13.16 | 13.70 | 11.00 | 12.51 | 11.64 | 13.36 | 12.19 | 14.70 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 10.91 | 11.64 | 12.20 | 9.75 | 11.07 | 10.36 | 11.82 | 10.74 | 10.91 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 71.55 | 74.94 | 75.03 | 70.68 | 68.11 | 66.73 | 68.18 | 63.12 | 68.78 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.92 | 0.80 | 0.83 | 0.84 | 0.86 | 1.44 | 1.48 | 1.54 | 1.43 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.80 | 0.69 | 0.72 | 0.75 | 0.75 | 1.25 | 1.27 | 1.35 | 1.24 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 9.17 | 7.25 | 7.58 | 7.62 | 7.85 | 13.05 | 12.86 | 13.24 | 12.81 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.83 | 4.67 | 4.45 | 4.46 | 4.81 | 4.96 | 5.11 | 5.14 | 5.19 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.98 | 2.65 | 2.45 | 2.40 | 2.52 | 2.37 | 2.37 | 2.38 | 2.40 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.85 | 2.03 | 2.01 | 2.06 | 2.29 | 2.59 | 2.73 | 2.76 | 2.79 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 61.25 | 53.90 | 55.50 | 49.88 | 50.57 | 41.77 | 44.41 | 45.77 | 46.11 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.09 | 0.99 | 0.95 | 1.23 | 1.20 | 1.03 | 0.94 | 0.92 | 0.98 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 65.00 | 62.00 | 67.00 | 67.00 | 67.00 | 72.00 | 74.00 | 76.00 | 79.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.50 | 2.44 | 2.31 | 2.31 | 2.20 | 2.00 | 2.15 | 2.43 | 2.30 |
| PERSONA JURIDICA | 2.97 | 2.86 | 3.01 | 2.99 | 2.92 | 3.07 | 3.00 | 3.26 | 3.56 |