

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	807,624.19	787,036.76	750,068.37	735,844.58	834,186.04	855,727.77	783,773.99	790,999.39	0.00
ACTIVOS LIQUIDOS	89,425.64	81,569.87	88,639.35	78,996.46	91,038.43	104,002.34	73,151.14	127,887.99	0.00
TOTAL DE PRESTAMOS	305,519.22	299,998.33	281,535.00	309,980.65	386,307.06	392,756.55	431,495.49	416,290.41	0.00
LOCALES	73,580.01	89,393.99	86,868.64	103,446.20	103,141.91	89,874.25	90,224.88	88,275.11	0.00
EXTRANJEROS	231,939.21	210,604.34	194,666.36	206,534.45	283,165.15	302,882.29	341,270.61	328,015.30	0.00
TOTAL DE INVERSIONES	397,522.35	386,125.33	363,647.52	330,077.86	334,966.50	323,334.65	236,165.36	206,764.56	0.00
TOTAL DE DEPOSITOS	714,963.35	700,851.25	663,400.11	648,094.80	619,364.23	601,243.52	597,677.62	589,115.20	0.00
LOCALES	54,364.44	46,580.27	45,341.98	43,767.33	42,667.03	43,952.10	36,089.84	45,642.51	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	54,364.44	46,580.27	45,341.98	43,767.33	42,667.03	43,952.10	36,089.84	45,642.51	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	660,598.91	654,270.98	618,058.13	604,327.47	576,697.20	557,291.42	561,587.77	543,472.69	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	660,415.85	654,060.42	617,356.85	603,828.13	576,413.00	556,816.70	560,876.84	542,749.86	0.00
DEPOSITOS DE BANCOS	183.06	210.56	701.28	499.34	284.20	474.72	710.93	722.83	0.00
PATRIMONIO TOTAL	81,562.42	76,088.92	75,770.65	76,352.44	77,643.24	85,669.25	82,257.07	84,828.17	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	841,281.61	820,131.28	804,893.76	781,960.02	820,905.11	821,382.27	766,921.18	763,421.98	0.00
ACTIVOS GENERADORES DE INGRESOS	734,072.25	712,853.27	694,023.11	686,765.32	712,157.57	701,107.43	656,421.68	631,556.74	0.00
TOTAL DE PRESTAMOS	305,267.54	286,568.58	277,401.43	302,582.98	345,913.14	346,377.44	356,515.25	363,135.53	0.00
TOTAL DE INVERSIONES	428,804.71	426,284.69	416,621.68	384,182.34	366,244.43	354,729.99	299,906.44	268,421.21	0.00
PATRIMONIO TOTAL	80,001.70	78,490.76	79,790.64	79,618.00	79,602.83	80,879.09	79,013.86	80,590.30	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	35,330.41	8,836.91	17,716.24	26,491.83	36,935.31	12,288.74	23,536.32	36,730.54	0.00
EGRESOS DE OPERACIONES	18,488.25	4,223.74	8,236.94	12,262.14	17,056.86	5,945.26	12,509.31	19,711.53	0.00
INGRESO NETO DE INTERESES	16,842.16	4,613.18	9,479.30	14,229.69	19,878.45	6,343.48	11,027.01	17,019.01	0.00

OTROS INGRESOS	8,822.90	1,830.52	3,248.88	4,749.43	6,953.00	3,731.91	6,396.32	7,082.99	0.00
INGRESO DE OPERACIONES	25,665.06	6,443.69	12,728.18	18,979.12	26,831.45	10,075.39	17,423.33	24,102.00	0.00
EGRESOS GENERALES	12,977.88	2,691.36	5,652.22	8,687.33	12,371.34	3,363.12	6,619.22	9,790.13	0.00
UTILIDAD ANTES DE PROVISIONES	12,687.18	3,752.33	7,075.96	10,291.79	14,460.11	6,712.27	10,804.11	14,311.87	0.00
UTILIDAD DEL PERIODO	6,279.89	2,561.55	5,131.08	7,908.29	10,195.21	3,502.57	5,678.43	6,723.22	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	8,170.09	8,898.99	7,670.02	7,735.11	7,681.15	7,279.04	8,175.20	14,999.62	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,373.46	4,767.10	4,379.52	4,215.35	5,142.46	3,991.39	5,922.12	6,707.77	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.67	2.97	2.72	2.50	1.99	1.85	1.89	3.60	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	41.29	53.57	57.10	54.50	66.95	54.83	72.44	44.72	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.10	1.59	1.56	1.36	1.33	1.02	1.37	1.61	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.10	9.67	10.10	10.38	9.31	10.01	10.49	10.72	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.60	11.09	11.74	11.93	10.76	11.96	12.32	13.61	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	26.70	25.36	26.91	24.63	20.10	21.81	19.06	20.38	0.00
INDICE DE ADECUACION DE CAPITAL	14.56	13.75	14.18	14.18	12.47	12.98	13.68	14.60	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.51	11.64	13.36	12.19	14.70	17.30	12.24	21.71	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.07	10.36	11.82	10.74	10.91	12.15	9.33	16.17	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	68.11	66.73	68.18	63.12	68.78	71.08	51.75	56.81	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	1.44	1.48	1.54	1.43	2.00	1.73	1.42	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.75	1.25	1.27	1.35	1.24	1.71	1.48	1.17	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.85	13.05	12.86	13.24	12.81	17.32	14.37	11.12	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.81	4.96	5.11	5.14	5.19	7.01	7.17	7.75	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	2.37	2.37	2.38	2.40	3.39	3.81	4.16	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	2.59	2.73	2.76	2.79	3.62	3.36	3.59	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	50.57	41.77	44.41	45.77	46.11	33.38	37.99	40.62	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.20	1.03	0.94	0.92	0.98	2.13	1.95	1.50	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	67.00	72.00	74.00	76.00	79.00	79.00	87.00	81.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4,559.99	4,166.64	3,804.53	4,078.69	4,889.96	4,971.60	4,959.72	5,139.39	0.00
DEPOSITOS TOTALES / EMPLEADOS	10,671.09	9,734.05	8,964.87	8,527.56	7,840.05	7,610.68	6,869.86	7,273.03	0.00
UTILIDAD NETA / EMPLEADOS	93.73	35.58	69.34	104.06	129.05	44.34	65.27	83.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(7.69)	(7.76)	(12.75)	(11.14)	3.29	8.73	4.49	7.50	0.00
PRESTAMOS (%)	0.17	9.83	3.03	5.01	26.44	30.92	53.27	34.30	0.00

LOCALES (%)	25.43	45.81	42.49	56.25	40.18	0.54	3.86	(14.67)	0.00
EXTRANJEROS (%)	(5.85)	(0.58)	(8.31)	(9.80)	22.09	43.82	75.31	58.82	0.00
DEPOSITOS (%)	(7.93)	(7.17)	(13.36)	(11.75)	(13.37)	(14.21)	(9.91)	(9.10)	0.00
LOCALES (%)	81.99	76.68	53.24	47.81	(21.52)	(5.64)	(20.41)	4.28	0.00
EXTRANJEROS (%)	(11.52)	(10.21)	(16.03)	(14.25)	(12.70)	(14.82)	(9.14)	(10.07)	0.00
PATRIMONIO (%)	3.98	(5.94)	(9.59)	(7.88)	(4.81)	12.59	8.56	11.10	0.00
UTILIDAD NETA (%)	(12.39)	70.34	58.18	60.88	62.35	36.74	10.67	(14.99)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	288,956.10	276,567.36	265,007.86	287,115.95	365,862.95	382,517.46	415,440.27	388,414.95	0.00
MENCION ESPECIAL	10,700.29	17,776.06	12,687.35	18,519.47	17,308.22	6,686.52	13,609.81	17,980.35	0.00
SUBNORMAL	7,591.54	8,780.16	612.50	955.44	244.16	244.16	896.48	9,145.22	0.00
DUDOSO	335.43	288.19	6,556.40	6,556.40	419.23	218.90	436.49	178.96	0.00
IRRECUPERABLE	1,309.32	1,353.65	1,050.41	1,048.75	7,614.96	7,080.88	7,034.55	7,278.72	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.47	6.56	7.03	6.45	6.54	6.55	6.55	6.44	0.00
AL POR MENOR	6.70	6.65	6.54	7.50	7.50	6.25	6.25	6.25	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	4.00	4.25	4.25	4.25	4.25	6.13	6.13	6.13	0.00
TARJETA DE CREDITO	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.20	2.00	2.15	2.43	2.30	2.30	2.45	2.88	0.00
PERSONA JURIDICA	2.92	3.07	3.00	3.26	3.56	3.80	4.10	4.26	0.00