

**Banco Pichincha Panamá, S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**



	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	138,142,350.65	145,877,782.83	158,603,294.93	123,179,744.35	112,605,691.75
DEPÓSITOS INTERNOS EN BANCOS	11,824,012.82	11,318,455.72	10,141,978.49	2,602,957.63	3,304,035.41
A LA VISTA	1,824,012.82	6,318,455.72	5,141,978.49	902,957.63	1,004,035.41
A PLAZO	10,000,000.00	5,000,000.00	5,000,000.00	1,700,000.00	2,300,000.00
DEPÓSITOS INTERNOS EN BANCOS	125,995,344.06	134,402,610.19	148,291,953.70	120,367,099.37	108,871,940.29
A LA VISTA	120,995,344.06	124,402,611.84	133,291,955.35	105,367,101.02	98,871,941.94
A PLAZO	5,000,000.00	9,999,998.35	14,999,998.35	14,999,998.35	9,999,998.35
OTROS	322,993.77	156,716.92	169,362.74	209,687.35	429,716.05
CARTERA CREDITICIA NETA	208,502,329.98	189,168,350.26	176,983,235.36	212,131,503.16	278,554,944.13
INTERNA	0.00	1,000,000.00	5,393,760.68	8,278,321.73	8,867,143.46
EXTERNA	214,537,916.12	194,778,936.40	178,200,060.82	210,763,767.57	276,898,386.81
MENOS PROVISIONES	(6,035,586.14)	(6,610,586.14)	(6,610,586.14)	(6,910,586.14)	(7,210,586.14)
INTERNA	0.00	(40,000.00)	(140,000.00)	(133,850.43)	(190,332.50)
EXTERNA	(6,035,586.14)	(6,570,586.14)	(6,470,586.14)	(6,776,735.71)	(7,020,253.64)
INVERSIONES EN VALORES NETA	351,474,651.18	385,654,601.78	385,632,759.73	386,464,722.30	354,267,115.68
INTERNAS	0.00	9,133,000.00	10,070,000.00	16,556,740.00	16,366,040.00
EXTERNAS	351,474,651.18	376,521,601.78	375,562,759.73	369,907,982.30	337,901,075.68
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	4,562,056.48	5,809,309.87	5,461,015.44	6,694,807.77	8,807,896.03
INTERNOS	183,097.35	639,488.91	751,560.16	568,986.46	715,371.50
EXTERNOS	4,378,959.13	5,169,820.96	4,709,455.28	6,125,821.31	8,092,524.53
ACTIVO TOTAL NETO	702,681,388.29	726,510,044.74	726,680,305.46	728,470,777.58	754,235,647.59
DEPOSITOS	637,744,214.60	682,251,664.91	680,622,742.07	681,160,390.03	703,207,966.37
INTERNOS	11,647,538.91	18,913,265.57	20,731,648.76	25,636,140.94	26,055,650.23
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	11,647,538.91	18,913,265.57	20,731,648.76	25,636,140.94	26,055,650.23
A LA VISTA	3,298,092.13	10,562,116.14	11,355,158.49	19,509,687.58	19,920,726.34
A PLAZO	8,004,204.36	8,172,118.23	8,523,933.01	5,723,965.09	5,904,431.90
DE AHORROS	345,242.42	179,031.20	852,557.26	402,488.27	230,491.99
DE BANCOS	0.00	0.00	0.00	0.00	0.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
EXTERNOS	626,096,675.69	663,338,399.34	659,891,093.31	655,524,249.09	677,152,316.14
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	617,160,356.09	657,440,696.58	648,621,940.01	645,014,301.50	662,450,914.54
A LA VISTA	53,807,877.95	59,761,742.85	55,717,136.79	56,670,374.46	57,155,782.98
A PLAZO	540,461,601.45	533,422,800.90	548,977,960.90	558,720,303.42	562,377,111.24
DE AHORROS	22,890,876.69	64,256,152.83	43,926,842.32	29,623,623.62	42,918,020.32
DE BANCOS	8,936,319.60	5,897,702.76	11,269,153.30	10,509,947.59	14,701,401.60
A LA VISTA	3,510,935.51	2,081,682.77	1,809,546.04	3,378,158.10	7,169,729.86
A PLAZO	5,425,384.09	3,816,019.99	9,459,607.26	7,131,789.49	7,531,671.74
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
INTERNAS	0.00	0.00	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	34,513,404.42	12,358,309.28	12,974,707.56	13,138,466.10	13,099,140.35
INTERNOS	103,847.98	162,338.16	217,978.38	207,301.88	301,675.73
EXTERNOS	34,409,556.44	12,195,971.12	12,756,729.18	12,931,164.22	12,797,464.62
PATRIMONIO	30,423,769.27	31,900,070.57	33,082,855.83	34,171,921.46	37,928,540.85
CAPITAL	21,000,000.00	21,000,000.00	21,000,000.00	21,000,000.00	21,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	12,168,264.67	13,257,903.34	13,936,203.16	14,673,778.41	19,396,529.27

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(2,744,495.40)	(2,357,832.77)	(1,853,347.33)	(1,501,856.95)	(2,467,988.42)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	702,681,388.29	726,510,044.76	726,680,305.46	728,470,777.59	754,235,647.57