

BANCO PICHINCHA PANAMÁ, S. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	48,072,679.38	10,318,921.39	21,416,653.70	32,423,425.39	43,161,409.23
PRESTAMOS	38,982,555.12	9,299,063.08	17,767,528.79	25,586,579.17	33,164,365.76
DEPOSITOS	5,756,737.80	347,771.75	889,778.12	1,619,079.17	2,333,466.86
INVERSIONES	3,333,386.46	672,086.56	2,759,346.79	5,217,767.05	7,663,576.61
ARRENDAMIENTOS	0.00	0.00	0.00	0.00	0.00
OTROS	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	25,641,032.77	5,967,814.60	11,984,905.93	18,013,636.73	24,010,501.56
INTERESES PAGADOS	25,436,207.26	5,868,753.11	11,865,887.19	17,846,603.10	23,836,006.30
COMISIONES	204,825.51	99,061.49	119,018.74	167,033.63	174,495.26
INGRESO NETO DE INTERESES	22,431,646.61	4,351,106.79	9,431,747.77	14,409,788.66	19,150,907.67
OTROS INGRESOS	1,038,616.95	619,962.70	344,057.58	62,335.61	1,013,637.59
COMISIONES	922,965.27	326,726.32	616,986.90	935,548.86	1,277,901.64
OPERACIONES CON DIVISAS	(174,343.17)	(248,690.04)	(210,725.00)	(204,331.39)	(55,490.35)
DIVIDENDOS	65,880.99	25,134.66	25,134.66	25,134.66	25,134.66
OTROS INGRESOS	224,113.86	516,791.76	(87,338.98)	(694,016.52)	(233,908.36)
INGRESOS DE OPERACIONES	23,470,263.56	4,971,069.49	9,775,805.35	14,472,124.27	20,164,545.26
EGRESOS GENERALES	7,508,882.06	1,641,487.87	3,617,350.06	5,637,650.10	7,647,485.27
GASTOS ADMINISTRATIVOS	2,973,193.23	775,413.77	1,815,305.94	2,838,399.31	3,924,877.63
GASTOS GENERALES	220,348.41	51,253.81	115,457.53	180,428.29	227,461.10
GASTOS DE DEPRECIACION	137,029.15	30,949.94	94,455.26	184,570.90	294,027.38
OTROS GASTOS	4,178,311.27	783,870.35	1,592,131.33	2,434,251.60	3,201,119.16
UTILIDADES ANTES DE PROVISIONES	15,961,381.50	3,329,581.62	6,158,455.29	8,834,474.17	12,517,059.99
CUENTAS MALAS	449,881.00	0.00	0.00	661,744.48	3,233,242.08
UTILIDAD DEL PERIODO	15,511,500.50	3,329,581.62	6,158,455.29	8,172,729.69	9,283,817.91