

BALANCE DE SITUACION
Banco Pichincha Panamá, S. A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(25,536.66)	(18.49%)	138,142.35	111,760.27	117,987.73	145,877.78	128,504.66	155,696.65	158,603.29	219,707.27	83,696.02	123,179.74	99,618.99	101,609.05	112,605.69
Depositos Locales en Bancos	(8,519.98)	(72.06%)	11,824.01	12,215.54	11,111.59	11,318.46	10,990.07	9,226.59	10,141.98	7,015.08	2,714.17	2,602.96	3,095.53	2,972.67	3,304.04
A la Vista	(819.98)	(44.95%)	1,824.01	2,215.54	6,111.59	6,318.46	5,990.07	4,226.59	5,141.98	515.08	314.17	902.96	1,395.53	172.67	1,004.04
A Plazo	(7,700.00)	(77.00%)	10,000.00	10,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	6,500.00	2,400.00	1,700.00	1,700.00	2,800.00	2,300.00
Depositos Extranjeros en Bancos	(17,123.40)	(13.59%)	125,995.34	99,374.38	106,698.52	134,402.61	117,342.40	145,988.57	148,291.95	212,485.83	80,785.38	120,367.10	96,221.37	98,141.30	108,871.94
A la Vista	(22,123.40)	(18.28%)	120,995.34	89,374.38	96,698.52	124,402.61	107,342.40	135,988.57	133,291.96	197,485.84	65,785.38	105,367.10	86,221.37	88,141.30	98,871.94
A Plazo	5,000.00	100.00%	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00	10,000.00	10,000.00	10,000.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	106.72	33.04%	322.99	170.35	177.63	156.72	172.18	481.49	169.36	206.36	196.48	209.69	302.10	495.08	429.72
CARTERA CREDITICIA	70,052.61	33.60%	208,502.33	209,737.23	199,333.05	189,168.35	177,410.84	189,096.96	176,983.24	168,037.39	219,352.64	212,131.50	264,571.65	277,227.57	278,554.94
Locales	8,867.14	0.00%	0.00	0.00	0.00	1,000.00	1,000.00	4,306.45	5,393.76	5,730.31	7,543.14	8,278.32	8,696.74	8,897.37	8,867.14
Extranjero	62,360.47	29.07%	214,537.92	215,947.82	205,743.63	194,778.94	182,621.43	191,101.09	178,200.06	168,917.67	218,420.08	210,763.77	263,085.49	275,540.79	276,898.39
Menos Provisiones	1,175.00	19.47%	6,035.59	6,210.59	6,410.59	6,610.59	6,210.59	6,310.59	6,610.59	6,610.59	6,610.59	6,910.59	7,210.59	7,210.59	7,210.59
Locales	190.33	0.00%	0.00	0.00	0.00	40.00	40.00	40.00	140.00	139.89	199.85	133.85	133.85	133.85	190.33
Extranjero	984.67	16.31%	6,035.59	6,210.59	6,410.59	6,570.59	6,170.59	6,270.59	6,470.59	6,470.69	6,410.74	6,776.74	7,076.74	7,076.74	7,020.25
INVERSIONES EN VALORES	2,792.46	0.79%	351,474.65	377,393.74	377,789.63	385,654.60	373,301.00	353,488.14	385,632.76	335,295.83	429,646.40	386,464.72	365,658.98	350,171.43	354,267.12
Locales	16,366.04	0.00%	0.00	951.88	950.00	9,133.00	9,033.46	9,070.00	10,070.00	10,048.05	13,524.15	16,556.74	16,628.30	16,451.60	16,366.04
Extranjero	(13,573.58)	(3.86%)	351,474.65	376,441.86	376,839.63	376,521.60	364,267.54	344,418.14	375,562.76	325,247.78	416,122.25	369,907.98	349,030.68	333,719.83	337,901.08
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	4,245.84	93.07%	4,562.06	4,961.84	5,172.45	5,809.31	5,888.54	6,054.45	5,461.02	5,249.03	6,232.65	6,694.81	10,165.47	10,694.70	8,807.90
Locales	532.27	290.71%	183.10	220.65	231.59	639.49	694.25	727.33	751.56	415.39	542.96	568.99	647.82	733.93	715.37
Extranjero	3,713.57	84.80%	4,378.96	4,741.19	4,940.86	5,169.82	5,194.28	5,327.12	4,709.46	4,833.64	5,689.69	6,125.82	9,517.65	9,960.77	8,092.52
TOTAL DE ACTIVOS	51,554.26	7.34%	702,681.39	703,853.08	700,282.86	726,510.04	685,105.04	704,336.19	726,680.31	728,289.53	738,927.71	728,470.78	740,015.09	739,702.75	754,235.65
DEPOSITOS	65,463.75	10.26%	637,744.21	638,099.67	633,983.10	682,251.66	639,913.27	658,736.06	680,622.74	681,180.36	691,771.06	681,160.39	690,024.26	688,224.43	703,207.97
Locales	14,408.11	123.70%	11,647.54	11,650.02	12,043.99	18,913.27	20,613.02	20,665.97	20,731.65	26,250.02	26,028.48	25,636.14	26,498.95	27,440.92	26,055.65

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			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	14,408.11	123.70%	11,647.54	11,650.02	12,043.99	18,913.27	20,613.02	20,665.97	20,731.65	26,250.02	26,028.48	25,636.14	26,498.95	27,440.92	26,055.65
A la Vista	16,622.63	504.01%	3,298.09	3,283.30	3,742.10	10,562.12	10,955.49	11,088.05	11,355.16	19,539.45	19,834.12	19,509.69	20,262.95	21,166.62	19,920.73
A Plazo	(2,099.77)	(26.23%)	8,004.20	8,022.24	8,127.12	8,172.12	8,753.09	8,579.79	8,523.93	6,198.93	5,723.93	5,723.97	5,904.43	5,904.43	5,904.43
De Ahorros	(114.75)	(33.24%)	345.24	344.48	174.77	179.03	904.44	998.13	852.56	511.64	470.42	402.49	331.56	369.88	230.49
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	51,055.64	8.15%	626,096.68	626,449.65	621,939.10	663,338.40	619,300.25	638,070.10	659,891.09	654,930.33	665,742.59	655,524.25	663,525.30	660,783.51	677,152.32
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	45,327.37	7.31%	619,730.76	623,171.29	616,847.40	658,467.75	610,839.38	627,780.64	651,408.55	645,086.00	657,998.91	647,545.24	656,326.06	652,887.48	665,058.13
A la Vista	3,347.91	6.22%	53,807.88	57,036.93	55,133.91	59,761.74	51,363.24	54,186.02	55,717.14	53,500.77	57,265.31	56,670.37	51,915.35	52,854.76	57,155.78
A Plazo	21,952.32	4.04%	543,032.01	544,066.47	539,268.55	534,449.86	536,921.92	537,357.82	551,764.57	557,166.40	563,105.46	561,251.24	569,139.70	557,330.62	564,984.33
De Ahorros	20,027.14	87.49%	22,890.88	22,067.89	22,444.94	64,256.15	22,554.22	36,236.80	43,926.84	34,418.83	37,628.14	29,623.62	35,271.01	42,702.10	42,918.02
De Bancos	5,728.27	89.98%	6,365.91	3,278.36	5,091.71	4,870.65	8,460.87	10,289.46	8,482.54	9,844.33	7,743.67	7,979.01	7,199.24	7,896.02	12,094.18
A la Vista	3,658.79	104.21%	3,510.94	416.71	1,425.94	2,081.68	3,275.06	3,862.86	1,809.55	3,000.73	959.84	3,378.16	2,580.89	3,277.67	7,169.73
A Plazo	2,069.48	72.49%	2,854.98	2,861.65	3,665.76	2,788.96	5,185.81	6,426.60	6,673.00	6,843.60	6,783.83	4,600.86	4,618.36	4,618.36	4,924.45
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(21,414.26)	(62.05%)	34,513.40	34,709.56	34,776.16	12,358.31	12,583.27	12,722.95	12,974.71	13,338.48	13,196.19	13,138.47	13,790.51	14,035.89	13,099.14
Locales	197.83	190.50%	103.85	122.16	137.79	162.34	215.14	179.01	217.98	132.66	264.33	207.30	217.28	252.50	301.68
Extranjero	(21,612.09)	(62.81%)	34,409.56	34,587.40	34,638.37	12,195.97	12,368.13	12,543.94	12,756.73	13,205.82	12,931.86	12,931.16	13,573.23	13,783.39	12,797.46
PATRIMONIO	7,504.77	24.67%	30,423.77	31,043.85	31,523.60	31,900.07	32,608.50	32,877.18	33,082.86	33,770.69	33,960.46	34,171.92	36,200.32	37,442.43	37,928.54
Capital	0.00	0.00%	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	1,206.97	11.01%	10,961.29	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26	12,168.26
Utilidad de Periodo	6,021.29	498.88%	1,206.97	252.97	561.11	1,089.64	1,246.59	1,415.02	1,767.94	2,164.06	2,331.61	2,505.51	3,831.62	5,404.52	7,228.26

BALANCE DE SITUACION
Banco Pichincha Panamá, S. A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	276.51	(10.07%)	(2,744.50)	(2,377.38)	(2,205.77)	(2,357.83)	(1,806.36)	(1,706.11)	(1,853.35)	(1,561.64)	(1,539.42)	(1,501.86)	(799.56)	(1,130.36)	(2,467.99)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	51,554.26	7.34%	702,681.39	703,853.08	700,282.86	726,510.04	685,105.04	704,336.19	726,680.31	728,289.53	738,927.71	728,470.78	740,015.09	739,702.75	754,235.65