

BALANCE DE SITUACION
Banco Pichincha Panamá, S. A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	176,141.69	156.42%	112,605.69	117,765.92	91,727.97	101,637.29	120,333.98	82,961.17	100,076.97	125,303.06	159,259.32	180,734.71	209,891.33	244,753.38	288,747.39
Depositos Locales en Bancos	13,217.87	400.05%	3,304.04	2,954.40	2,174.70	4,454.56	9,477.27	6,990.03	6,544.69	5,141.92	12,646.39	14,220.29	14,762.98	13,007.25	16,521.91
A la Vista	917.87	91.42%	1,004.04	1,254.40	374.70	654.56	4,377.27	490.03	644.69	441.92	2,546.39	520.29	663.01	2,007.25	1,921.91
A Plazo	12,300.00	534.78%	2,300.00	1,700.00	1,800.00	3,800.00	5,100.00	6,500.00	5,900.00	4,700.00	10,100.00	13,700.00	14,099.97	11,000.00	14,600.00
Depositos Extranjeros en Bancos	163,071.88	149.78%	108,871.94	114,504.75	89,258.17	96,985.26	110,672.35	75,673.15	93,374.51	119,391.41	146,282.68	166,307.62	194,985.38	231,561.70	271,943.82
A la Vista	146,066.88	147.73%	98,871.94	109,504.75	89,258.17	96,985.26	110,672.35	70,668.16	88,369.52	114,386.41	141,277.69	139,302.63	167,980.39	204,556.71	244,938.83
A Plazo	17,004.99	170.05%	10,000.00	5,000.00	0.00	0.00	0.00	5,004.99	5,004.99	5,004.99	5,004.99	27,004.99	27,004.99	27,004.99	27,004.99
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	(148.06)	(34.45%)	429.72	306.76	295.10	197.48	184.35	297.98	157.77	769.73	330.26	206.80	142.97	184.43	281.66
CARTERA CREDITICIA	(19,737.88)	(7.09%)	278,554.94	265,370.86	282,275.09	269,596.08	277,080.34	296,347.56	296,039.02	290,944.79	293,301.36	287,041.17	280,910.08	275,239.34	258,817.06
Locales	(1,610.68)	(18.16%)	8,867.14	8,110.75	8,866.77	9,010.67	9,913.19	8,938.23	8,698.16	8,798.95	4,826.34	6,191.99	6,856.33	7,592.85	7,256.47
Extranjero	(18,127.21)	(6.55%)	276,898.39	264,470.70	280,618.90	267,796.00	274,377.73	294,619.92	294,551.45	289,356.43	295,685.60	288,059.77	281,264.34	274,857.08	258,771.18
Menos Provisiones	0.00	0.00%	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59	7,210.59
Locales	289.65	122.39%	236.65	133.58	165.71	157.12	154.08	152.88	174.48	174.48	166.75	162.92	567.63	518.85	526.30
Extranjero	(289.65)	(4.15%)	6,973.94	7,077.01	7,044.88	7,053.47	7,056.50	7,057.70	7,036.11	7,036.11	7,043.83	7,047.67	6,642.96	6,691.74	6,684.29
INVERSIONES EN VALORES	(50,996.11)	(14.39%)	354,267.12	364,381.90	374,054.04	388,385.70	389,526.26	396,923.65	396,032.56	375,216.95	358,853.29	317,120.59	310,397.61	331,228.86	303,271.01
Locales	4,192.66	25.62%	16,366.04	16,391.28	16,302.52	16,282.92	16,233.72	21,940.92	21,876.12	21,868.16	21,803.10	21,671.29	20,631.35	20,699.19	20,558.70
Extranjero	(55,188.77)	(16.33%)	337,901.08	347,990.62	357,751.52	372,102.78	373,292.53	374,982.73	374,156.44	353,348.78	337,050.18	295,449.30	289,766.26	310,529.67	282,712.31
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	(1,517.23)	(17.20%)	8,823.18	6,590.85	7,861.48	7,250.77	7,842.34	8,023.63	7,944.70	8,150.47	7,864.49	7,744.80	8,683.54	8,451.73	7,305.95
Locales	22.27	3.05%	730.65	442.18	543.87	1,123.63	1,122.08	764.52	1,196.65	884.35	867.41	767.31	766.70	890.36	752.92
Extranjero	(1,539.50)	(19.02%)	8,092.52	6,148.68	7,317.61	6,127.14	6,720.25	7,259.11	6,748.06	7,266.12	6,997.08	6,977.49	7,916.84	7,561.37	6,553.02
TOTAL DE ACTIVOS	103,890.47	13.77%	754,250.93	754,109.53	755,918.58	766,869.84	794,782.91	784,256.01	800,093.26	799,615.26	819,278.46	792,641.27	809,882.57	859,673.31	858,141.40
DEPOSITOS	84,693.28	12.04%	703,207.97	701,532.91	700,937.47	711,765.35	736,411.39	724,500.76	739,324.80	735,994.14	755,507.27	727,328.02	741,730.03	791,313.97	787,901.24
Locales	12,132.41	46.56%	26,055.65	26,948.15	26,609.34	32,251.39	32,169.32	32,206.61	32,101.74	36,145.81	43,687.71	28,889.10	25,587.90	29,980.08	38,188.06

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	VARIACION ABSOLUTA	%	2011												
			2010 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	12,132.41	46.56%	26,055.65	26,948.15	26,609.34	32,251.39	32,169.32	32,206.61	32,101.74	36,145.81	43,687.71	28,889.10	25,587.90	29,980.08	38,188.06
A la Vista	(1,236.95)	(6.21%)	19,920.73	20,742.11	20,416.20	24,544.49	24,412.76	24,439.62	23,987.31	28,148.85	30,950.72	15,962.30	12,534.98	16,931.68	18,683.78
A Plazo	13,165.95	222.98%	5,904.43	5,904.43	5,913.78	7,368.78	7,368.78	7,368.78	7,618.78	7,618.78	12,418.78	12,588.78	12,621.79	12,621.79	19,070.38
De Ahorros	203.41	88.25%	230.49	301.60	279.36	338.12	387.77	398.21	495.65	378.18	318.20	338.02	431.13	426.61	433.90
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	72,560.87	10.72%	677,152.32	674,584.76	674,328.13	679,513.96	704,242.08	692,294.15	707,223.06	699,848.33	711,819.57	698,438.92	716,142.14	761,333.89	749,713.19
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	76,334.57	11.48%	665,058.13	666,204.05	665,099.46	671,603.62	694,892.85	683,778.17	700,280.86	692,083.23	704,690.72	689,555.34	710,022.17	755,389.92	741,392.70
A la Vista	9,941.48	17.39%	57,155.78	60,681.90	62,868.80	63,933.41	64,700.50	67,220.47	72,247.04	73,421.96	69,523.17	53,755.33	57,709.84	63,517.82	67,097.26
A Plazo	74,016.65	13.10%	564,984.33	568,490.91	566,638.80	568,448.50	582,944.51	584,887.97	587,899.64	588,601.15	597,493.40	600,872.19	609,958.16	651,802.91	639,000.97
De Ahorros	(7,623.56)	(17.76%)	42,918.02	37,031.25	35,591.86	39,221.71	47,247.83	31,669.73	40,134.19	30,060.12	37,674.15	34,927.83	42,354.17	40,069.19	35,294.46
De Bancos	(3,773.70)	(31.20%)	12,094.18	8,380.71	9,228.67	7,910.34	9,349.23	8,515.98	6,942.19	7,765.10	7,128.85	8,883.58	6,119.96	5,943.97	8,320.49
A la Vista	(2,698.72)	(37.64%)	7,169.73	3,456.26	4,258.10	2,938.14	4,369.05	3,535.80	1,946.96	2,769.30	2,095.98	3,825.18	2,282.40	2,100.19	4,471.01
A Plazo	(1,074.98)	(21.83%)	4,924.45	4,924.45	4,970.57	4,972.20	4,980.18	4,980.18	4,995.23	4,995.79	5,032.87	5,058.39	3,837.56	3,843.78	3,849.48
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	3,396.39	25.52%	13,309.07	13,155.72	14,335.83	12,903.94	13,737.20	13,735.92	14,210.24	16,272.41	17,420.64	16,068.03	16,567.17	16,486.08	16,705.47
Locales	422.82	82.64%	511.61	432.29	630.20	275.63	915.74	245.98	409.93	322.29	327.78	909.58	547.18	591.31	934.43
Extranjero	2,973.58	23.24%	12,797.46	12,723.43	13,705.63	12,628.31	12,821.46	13,489.94	13,800.31	15,950.12	17,092.86	15,158.44	16,019.98	15,894.77	15,771.04
PATRIMONIO	15,800.80	41.87%	37,733.89	39,420.90	40,645.28	42,200.54	44,634.32	46,019.34	46,558.22	47,348.72	46,350.55	49,245.22	51,585.37	51,873.27	53,534.69
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	387.33	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	387.33
Utilidad de Periodos Anteriores	6,962.86	58.16%	11,972.03	19,396.53	19,396.53	19,396.53	19,398.11	19,201.88	19,202.09	19,202.09	19,202.09	19,202.09	19,202.09	19,202.09	18,934.89
Utilidad de Periodo	6,846.37	94.70%	7,229.85	1,385.15	3,271.25	5,177.61	7,024.78	8,635.60	9,882.03	10,578.40	10,991.05	10,727.68	12,184.10	13,228.76	14,076.22

BALANCE DE SITUACION
Banco Pichincha Panamá, S. A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	1,604.24	(65.00%)	(2,467.99)	(2,360.78)	(3,022.50)	(3,373.60)	(2,788.57)	(2,818.14)	(3,525.91)	(3,431.77)	(4,842.60)	(1,684.56)	(800.82)	(1,557.58)	(863.75)
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	103,890.47	13.77%	754,250.93	754,109.53	755,918.58	766,869.84	794,782.91	784,256.01	800,093.26	799,615.26	819,278.46	792,641.27	809,882.57	859,673.31	858,141.40