

BALANCE DE SITUACION
Banco Pichincha Panamá, S. A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(69,296.55)	(24.00%)	288,747.39	319,133.23	295,715.42	206,164.56	206,271.23	223,372.48	207,808.52	194,635.75	260,142.11	287,269.26	312,610.38	325,126.22	219,450.83
Depositos Locales en Bancos	(8,361.56)	(50.61%)	16,521.91	16,945.33	20,689.50	9,708.70	9,323.10	5,486.31	7,991.80	8,818.40	19,339.42	12,525.22	13,788.43	22,498.16	8,160.35
A la Vista	(161.56)	(8.41%)	1,921.91	3,745.33	589.50	408.70	523.10	581.32	491.80	518.40	639.42	425.22	1,188.43	9,798.16	1,760.35
A Plazo	(8,200.00)	(56.16%)	14,600.00	13,200.00	20,100.00	9,300.00	8,800.00	4,904.99	7,500.00	8,300.00	18,700.00	12,100.00	12,600.00	12,700.00	6,400.00
Depositos Extranjeros en Bancos	(60,946.36)	(22.41%)	271,943.82	301,912.29	274,825.67	196,198.93	196,646.90	217,491.47	199,342.62	185,398.87	240,445.82	274,407.41	298,575.22	302,327.97	210,997.45
A la Vista	(80,333.07)	(32.80%)	244,938.83	274,907.30	247,820.68	169,193.94	169,641.91	190,486.50	162,450.92	148,507.17	201,554.12	230,015.71	254,183.52	255,936.27	164,605.76
A Plazo	19,386.71	71.79%	27,004.99	27,004.99	27,004.99	27,004.99	27,004.99	27,004.97	36,891.70	36,891.70	38,891.70	44,391.70	44,391.70	46,391.70	46,391.70
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	11.37	4.04%	281.66	275.61	200.25	256.93	301.22	394.70	474.10	418.48	356.87	336.63	246.73	300.10	293.03
CARTERA CREDITICIA	(43,192.91)	(16.69%)	258,817.06	241,544.93	225,241.43	219,233.20	216,434.02	210,066.19	219,497.44	223,478.07	227,767.91	221,623.30	213,435.41	206,324.75	215,624.15
Locales	5,843.06	80.52%	7,256.47	6,131.55	6,449.00	6,909.63	7,602.28	7,728.08	7,339.62	6,787.02	6,912.50	6,950.95	7,193.29	6,987.09	13,099.53
Extranjero	(49,035.97)	(18.95%)	258,771.18	242,623.97	226,003.02	219,534.16	216,042.33	209,548.70	219,368.41	223,901.64	228,066.00	221,882.94	213,452.71	206,548.25	209,735.21
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	349.03	66.32%	526.30	523.88	514.84	566.00	559.63	544.30	840.87	853.23	921.90	858.55	872.16	842.11	875.33
Extranjero	(349.03)	(5.22%)	6,684.29	6,686.71	6,695.74	6,644.59	6,650.95	6,666.28	6,369.71	6,357.36	6,288.68	6,352.04	6,338.43	6,368.47	6,335.25
INVERSIONES EN VALORES	143,222.47	47.23%	303,271.01	289,558.63	336,489.19	427,845.61	433,362.43	429,528.78	425,001.23	423,179.15	362,765.45	350,570.78	339,643.27	339,220.85	446,493.48
Locales	1,207.82	5.87%	20,558.70	20,477.01	20,455.83	20,384.29	20,508.87	20,397.03	20,379.84	9,267.46	20,782.30	20,551.38	21,715.86	21,682.52	21,766.51
Extranjero	142,014.65	50.23%	282,712.31	269,081.62	316,033.36	407,461.32	412,853.56	409,131.75	404,621.39	413,911.69	341,983.15	330,019.40	317,927.41	317,538.33	424,726.96
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	602.55	8.78%	6,866.54	6,913.94	7,557.04	7,551.42	8,370.41	8,200.76	8,712.23	8,208.23	8,175.74	5,396.32	6,069.75	6,510.36	7,469.09
Locales	285.92	38.55%	741.67	492.21	647.65	1,145.33	1,113.72	1,148.42	1,123.48	716.81	773.96	826.20	742.54	821.39	1,027.58
Extranjero	316.63	5.17%	6,124.87	6,421.73	6,909.39	6,406.09	7,256.70	7,052.34	7,588.74	7,491.42	7,401.77	4,570.12	5,327.21	5,688.97	6,441.50
TOTAL DE ACTIVOS	31,335.56	3.65%	857,701.99	857,150.73	865,003.09	860,794.79	864,438.09	871,168.21	861,019.42	849,501.20	858,851.21	864,859.65	871,758.81	877,182.18	889,037.55
DEPOSITOS	15,715.27	1.99%	787,901.24	782,209.64	789,898.43	785,349.50	787,596.18	794,610.21	782,510.85	768,926.44	777,367.62	782,445.51	787,787.54	790,650.97	803,616.52
Locales	(8,392.12)	(21.98%)	38,188.06	34,916.65	40,131.45	39,375.54	38,020.49	30,912.26	33,835.56	29,033.89	29,200.13	29,589.67	33,534.31	34,699.94	29,795.94

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			2011 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	(8,392.12)	(21.98%)	38,188.06	34,916.65	40,131.45	39,375.54	38,020.49	30,912.26	33,835.56	29,033.89	29,200.13	29,589.67	33,534.31	34,699.94	29,795.94
A la Vista	(9,682.73)	(51.82%)	18,683.78	20,430.38	21,291.46	20,395.21	18,985.49	11,842.66	14,871.50	10,068.72	10,229.96	10,575.96	14,841.03	15,913.33	9,001.04
A Plazo	1,292.90	6.78%	19,070.38	14,071.79	18,620.05	18,799.38	18,699.38	18,758.63	18,708.63	18,708.63	18,708.63	18,760.36	18,363.28	18,363.28	20,363.28
De Ahorros	(2.28)	(0.53%)	433.90	414.48	219.95	180.94	335.62	310.97	255.42	256.54	261.54	253.35	329.99	423.34	431.62
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	24,107.39	3.22%	749,713.19	747,292.99	749,766.97	745,973.96	749,575.69	763,697.95	748,675.28	739,892.55	748,167.50	752,855.84	754,253.23	755,951.02	773,820.58
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	2,577.11	0.35%	741,392.70	740,824.11	746,476.71	742,131.01	745,053.28	759,988.37	745,944.76	735,423.73	744,862.99	749,652.09	746,093.16	737,533.08	743,969.81
A la Vista	396.86	0.59%	67,097.26	75,816.02	76,918.95	73,816.90	70,449.89	69,488.08	65,919.15	67,315.17	67,787.85	61,031.34	66,116.21	64,240.31	67,494.13
A Plazo	(9,002.33)	(1.41%)	639,000.97	629,697.43	633,759.97	633,420.08	637,575.15	648,891.97	644,969.74	629,426.78	629,834.69	648,107.59	631,270.36	625,450.47	629,998.65
De Ahorros	11,182.57	31.68%	35,294.46	35,310.66	35,797.79	34,894.03	37,028.23	41,608.32	35,055.87	38,681.78	47,240.45	40,513.17	48,706.58	47,842.30	46,477.03
De Bancos	21,530.28	258.76%	8,320.49	6,468.88	3,290.26	3,842.95	4,522.41	3,709.58	2,730.53	4,468.81	3,304.50	3,203.76	8,160.08	18,417.95	29,850.77
A la Vista	25,379.76	567.65%	4,471.01	2,613.06	2,143.93	3,429.41	3,108.15	2,843.85	2,314.86	4,052.44	2,887.50	2,786.11	8,160.08	18,417.95	29,850.77
A Plazo	(3,849.48)	(100.00%)	3,849.48	3,855.81	1,146.33	413.55	1,414.25	865.73	415.67	416.37	417.01	417.65	0.00	0.00	0.00
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	972.02	5.97%	16,280.03	18,762.66	16,336.35	15,377.04	15,837.12	15,799.44	16,540.77	16,506.85	15,981.17	15,956.61	16,501.57	17,351.02	17,252.06
Locales	450.37	48.06%	937.14	4,056.65	1,043.60	873.84	853.50	858.21	1,118.23	941.58	661.30	1,047.49	1,088.72	1,152.16	1,387.51
Extranjero	521.65	3.40%	15,342.89	14,706.01	15,292.75	14,503.20	14,983.62	14,941.23	15,422.54	15,565.27	15,319.88	14,909.11	15,412.85	16,198.86	15,864.55
PATRIMONIO	14,648.26	27.37%	53,520.71	56,178.43	58,768.31	60,068.26	61,004.80	60,758.55	61,967.81	64,067.92	65,502.41	66,457.53	67,469.71	69,180.19	68,168.97
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)	(100.00%)	387.33	369.52	389.86	406.32	258.95	280.10	299.36	299.44	334.63	302.15	299.02	447.96	0.00
Utilidad de Periodos Anteriores	14,119.77	74.57%	18,934.89	33,011.11	33,011.11	32,959.52	32,959.52	32,959.52	32,799.00	32,799.00	32,799.00	32,799.00	32,799.00	32,799.00	33,054.66
Utilidad de Periodo	(6,949.90)	(49.42%)	14,062.24	647.49	1,404.77	2,152.33	2,769.33	3,343.31	3,700.62	4,056.25	4,712.36	5,390.57	6,419.76	7,009.61	7,112.34

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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	7,865.72	(910.65%)	(863.75)	1,150.31	2,962.57	3,550.09	4,017.00	3,175.62	4,168.82	5,913.23	6,656.41	6,965.81	6,951.93	7,923.62	7,001.97
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	31,335.56	3.65%	857,701.99	857,150.73	865,003.09	860,794.79	864,438.09	871,168.21	861,019.42	849,501.20	858,851.21	864,859.65	871,758.81	877,182.18	889,037.55