

BANCO PICHINCHA PANAMÁ, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(15,155.01)	(6.91%)	219,450.83	175,982.97	122,259.55	121,562.98	88,397.10	63,042.79	65,512.48	142,280.50	142,801.85	166,878.53	135,203.52	142,472.53	204,295.83
Depositos Locales en Bancos	(1,179.03)	(14.45%)	8,160.35	7,596.90	8,859.93	10,150.41	10,584.49	6,647.77	6,971.52	7,362.32	9,610.38	9,084.61	17,161.92	17,225.12	6,981.33
A la Vista	(979.03)	(55.62%)	1,760.35	1,696.90	2,459.93	450.41	2,584.49	447.77	1,271.52	862.32	610.38	584.61	1,161.92	1,525.12	781.33
A Plazo	(200.00)	(3.12%)	6,400.00	5,900.00	6,400.00	9,700.00	8,000.00	6,200.00	5,700.00	6,500.00	9,000.00	8,500.00	16,000.00	15,700.00	6,200.00
Depositos Extranjeros en Bancos	(14,395.65)	(6.82%)	210,997.45	167,737.96	113,071.76	111,186.05	77,143.99	56,207.12	58,211.04	134,700.11	132,961.42	157,569.91	117,857.51	124,819.50	196,601.80
A la Vista	(103,818.91)	(63.07%)	164,605.76	116,346.26	63,680.06	65,794.39	62,252.29	41,315.37	33,199.44	54,688.47	42,949.78	65,558.27	25,845.87	22,807.85	60,786.84
A Plazo	89,423.26	192.76%	46,391.70	51,391.70	49,391.70	45,391.66	14,891.70	14,891.75	25,011.60	80,011.64	90,011.64	92,011.64	92,011.64	102,011.64	135,814.96
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	419.67	143.22%	293.03	648.11	327.86	226.52	668.63	187.90	329.92	218.06	230.06	224.00	184.08	427.92	712.70
CARTERA CREDITICIA	141,250.87	65.51%	215,624.15	209,205.68	205,161.17	209,587.54	211,023.76	215,742.70	223,922.58	234,995.06	249,667.38	266,055.93	291,942.39	334,919.63	356,875.02
Locales	14,348.03	109.53%	13,099.53	16,122.31	15,512.17	15,615.64	16,011.43	16,002.76	15,959.36	16,086.43	21,100.04	20,992.91	20,400.09	23,276.73	27,447.56
Extranjero	125,867.54	60.01%	209,735.21	200,293.95	196,859.58	201,182.48	202,222.91	206,950.53	215,173.80	226,119.22	235,777.92	252,273.61	278,752.88	318,853.48	335,602.75
Menos Provisiones	(1,035.30)	(14.36%)	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	6,175.29
Locales	(706.76)	(80.74%)	875.33	897.88	686.51	715.50	663.42	685.47	839.27	787.91	746.88	766.55	732.98	146.08	168.58
Extranjero	(328.54)	(5.19%)	6,335.25	6,312.70	6,524.07	6,495.09	6,547.17	6,525.12	6,371.31	6,422.68	6,463.71	6,444.04	6,477.60	7,064.50	6,006.71
INVERSIONES EN VALORES	(172,860.40)	(38.72%)	446,493.48	494,290.76	543,603.81	540,626.46	561,648.03	573,424.77	542,294.20	451,029.49	429,274.28	393,555.17	389,765.45	329,001.23	273,633.08
Locales	(11,626.82)	(53.42%)	21,766.51	21,878.04	21,807.14	21,823.15	22,381.03	21,926.15	21,325.75	16,438.41	10,399.90	10,400.97	10,406.10	10,392.92	10,139.70
Extranjero	(161,233.58)	(37.96%)	424,726.96	472,412.72	521,796.67	518,803.31	539,267.00	551,498.62	520,968.45	434,591.08	418,874.38	383,154.20	379,359.35	318,608.31	263,493.38
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	4,035.74	54.03%	7,469.09	7,232.30	7,558.10	7,275.81	7,005.67	7,089.21	7,547.24	5,770.23	6,519.00	6,724.79	10,661.59	11,305.28	11,504.83
Locales	3,483.22	338.97%	1,027.58	719.38	871.85	1,543.24	1,391.41	1,469.48	1,542.72	1,014.14	1,115.82	1,380.81	4,929.37	4,570.99	4,510.80
Extranjero	552.52	8.58%	6,441.50	6,512.92	6,686.24	5,732.57	5,614.26	5,619.73	6,004.52	4,756.09	5,403.17	5,343.98	5,732.22	6,734.30	6,994.02
TOTAL DE ACTIVOS	(42,728.80)	(4.81%)	889,037.55	886,711.71	878,582.62	879,052.79	868,074.56	859,299.47	839,276.50	834,075.29	828,262.51	833,214.41	827,572.95	817,698.67	846,308.75
DEPOSITOS	(31,037.61)	(3.86%)	803,616.52	801,715.96	792,544.67	793,467.40	781,129.18	776,119.77	770,305.57	764,822.50	760,116.24	762,399.44	755,221.50	744,567.55	772,578.91
Locales	12,378.31	41.54%	29,795.94	39,186.13	40,623.20	37,175.37	34,304.62	33,899.39	38,379.41	38,694.87	40,432.99	40,275.50	40,445.99	34,156.90	42,174.26

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			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	12,378.31	41.54%	29,795.94	39,186.13	40,623.20	37,175.37	34,304.62	33,899.39	38,379.41	38,694.87	40,432.99	40,275.50	40,445.99	34,156.90	42,174.26
A la Vista	3,239.46	35.99%	9,001.04	18,334.87	19,241.07	15,187.07	12,286.82	10,996.17	15,179.80	11,438.71	12,589.98	12,423.93	12,191.34	11,206.07	12,240.51
A Plazo	9,043.95	44.41%	20,363.28	20,393.78	20,944.26	21,479.26	21,499.91	22,301.56	22,595.93	26,589.56	27,191.97	27,191.97	27,611.01	22,407.16	29,407.23
De Ahorros	94.90	21.99%	431.62	457.48	437.86	509.03	517.89	601.66	603.68	666.60	651.04	659.60	643.65	543.67	526.52
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	(43,415.92)	(5.61%)	773,820.58	762,529.83	751,921.47	756,292.03	746,824.56	742,220.38	731,926.16	726,127.63	719,683.25	722,123.95	714,775.51	710,410.65	730,404.66
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	(19,380.54)	(2.61%)	743,969.81	757,032.45	748,110.09	750,066.36	742,787.93	737,912.86	725,630.80	722,051.60	715,379.90	717,073.08	709,787.71	705,870.67	724,589.26
A la Vista	5,092.52	7.55%	67,494.13	78,049.83	86,150.61	88,578.43	83,697.52	77,289.98	78,502.57	81,072.12	75,861.00	74,788.57	72,412.50	69,874.46	72,586.65
A Plazo	(14,983.91)	(2.38%)	629,998.65	623,710.86	618,863.57	614,738.31	615,731.11	623,897.34	615,111.84	608,234.44	609,797.42	610,933.12	608,649.58	607,871.92	615,014.74
De Ahorros	(9,489.15)	(20.42%)	46,477.03	55,271.76	43,095.91	46,749.62	43,359.30	36,725.53	32,016.40	32,745.04	29,721.48	31,351.39	28,725.62	28,124.29	36,987.88
De Bancos	(24,035.38)	(80.52%)	29,850.77	5,497.38	3,811.39	6,225.67	4,036.63	4,307.52	6,295.35	4,076.03	4,303.36	5,050.87	4,987.81	4,539.98	5,815.39
A la Vista	(26,652.28)	(89.29%)	29,850.77	2,880.47	1,194.49	3,608.76	1,419.73	1,690.62	3,678.45	1,459.13	1,686.46	2,433.97	2,370.90	1,923.07	3,198.49
A Plazo	2,616.90	0.00%	0.00	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90	2,616.90
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	(948.40)	(5.50%)	17,252.06	16,999.46	17,521.16	16,883.69	16,449.24	16,366.94	16,658.18	16,836.00	16,417.82	16,975.42	17,068.56	17,158.33	16,303.65
Locales	224.02	16.15%	1,387.51	1,518.72	1,542.83	1,348.45	620.07	702.91	811.20	1,168.22	869.61	1,035.29	1,156.19	1,009.98	1,611.53
Extranjero	(1,172.42)	(7.39%)	15,864.55	15,480.74	15,978.32	15,535.25	15,829.17	15,664.03	15,846.98	15,667.78	15,548.21	15,940.13	15,912.38	16,148.35	14,692.12
PATRIMONIO	(10,742.79)	(15.76%)	68,168.97	67,996.30	68,516.79	68,701.70	70,496.14	66,812.77	52,312.76	52,416.79	51,728.45	53,839.55	55,282.89	55,972.80	57,426.19
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	(3,365.92)	(10.18%)	33,054.66	40,167.00	40,167.00	40,167.00	40,158.46	40,158.46	29,905.74	29,905.74	29,905.74	29,905.74	29,905.74	29,905.74	29,688.74
Utilidad de Periodo	(1,195.99)	(16.82%)	7,112.34	672.34	1,008.18	1,156.75	1,281.84	1,338.25	1,451.43	1,789.97	2,170.83	3,238.19	3,560.09	4,360.68	5,916.35

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Ganancia o Perdida en Valores Disponible para la Venta	(6,180.88)	(88.27%)	7,001.97	6,156.95	6,341.61	6,377.95	8,055.84	4,316.06	(44.42)	(278.92)	(1,348.13)	(304.38)	817.05	706.38	821.09
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	(42,728.80)	(4.81%)	889,037.55	886,711.71	878,582.62	879,052.79	868,074.56	859,299.47	839,276.50	834,075.29	828,262.51	833,214.41	827,572.95	817,698.67	846,308.75