

BANCO PICHINCHA PANAMÁ, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(12,523.94)	(11.60%)	107,990.57	115,365.14	143,132.80	122,953.74	100,025.39	99,074.65	95,081.09	88,429.07	93,134.71	65,526.49	99,058.08	95,527.44	95,466.63
Depositos Locales en Bancos	455.44	10.90%	4,180.14	2,386.18	4,785.88	3,802.42	4,880.80	3,492.94	4,429.47	3,631.46	2,582.34	2,863.40	3,046.95	2,848.53	4,635.58
A la Vista	955.44	56.87%	1,680.14	1,486.18	2,285.88	1,302.42	2,380.80	992.94	1,929.47	1,331.46	1,582.34	1,363.40	1,346.95	2,848.53	2,635.58
A Plazo	(500.00)	(20.00%)	2,500.00	900.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,300.00	1,000.00	1,500.00	1,700.00	0.00	2,000.00
Depositos Extranjeros en Bancos	(12,833.93)	(12.40%)	103,489.70	112,623.49	137,952.58	118,876.08	94,772.69	95,306.41	90,333.47	84,653.23	90,393.30	62,542.26	95,825.36	92,443.90	90,655.78
A la Vista	20,443.73	485.36%	4,212.04	42,344.98	92,816.08	59,239.58	35,136.19	29,169.91	39,196.97	33,516.73	49,393.30	31,542.26	29,825.36	26,443.90	24,655.78
A Plazo	(33,277.66)	(33.52%)	99,277.66	70,278.51	45,136.50	59,636.50	59,636.50	66,136.50	51,136.50	51,136.50	41,000.00	31,000.00	66,000.00	66,000.00	66,000.00
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	(145.45)	(45.35%)	320.72	355.47	394.34	275.25	371.90	275.29	318.15	144.38	159.07	120.83	185.77	235.02	175.27
CARTERA CREDITICIA	12,320.74	4.21%	292,695.12	283,834.41	294,317.28	290,476.64	303,701.93	301,964.41	309,657.74	311,362.44	300,750.93	302,382.54	301,752.68	300,030.78	305,015.87
Locales	16,036.97	37.30%	43,000.17	44,171.55	43,062.19	43,397.11	47,508.54	45,112.85	48,511.36	50,727.98	51,586.01	55,868.44	55,582.04	58,159.77	59,037.14
Extranjero	(5,983.91)	(2.35%)	254,340.86	244,177.10	255,769.33	250,056.68	258,905.68	259,563.85	264,007.43	263,003.40	251,533.87	248,879.07	248,535.61	244,235.97	248,356.95
Menos Provisiones	(2,267.68)	(48.81%)	4,645.90	4,514.24	4,514.24	2,977.14	2,712.29	2,712.29	2,861.05	2,368.95	2,368.95	2,364.97	2,364.97	2,364.97	2,378.23
Locales	(456.41)	(54.89%)	831.52	765.43	747.99	808.09	201.18	206.74	206.21	206.95	206.65	277.40	299.65	308.84	375.11
Extranjero	(1,811.26)	(47.49%)	3,814.38	3,748.82	3,766.26	2,169.06	2,511.11	2,505.55	2,654.84	2,161.99	2,162.30	2,087.57	2,065.32	2,056.13	2,003.12
INVERSIONES EN VALORES	(44,470.34)	(8.81%)	504,557.40	475,130.21	448,333.81	471,992.38	498,166.16	510,643.85	514,898.50	518,118.68	521,100.62	533,491.45	483,937.34	468,834.17	460,087.06
Locales	490.04	3.65%	13,420.59	13,442.93	13,426.40	13,442.81	13,430.48	13,424.00	13,422.72	13,392.97	13,379.00	16,515.90	16,515.53	13,993.98	13,910.64
Extranjero	(44,960.38)	(9.15%)	491,136.81	461,687.28	434,907.42	458,549.56	484,735.68	497,219.84	501,475.78	504,725.71	507,721.63	516,975.55	467,421.80	454,840.20	446,176.43
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	3,211.62	28.78%	11,157.84	10,964.17	10,285.54	10,186.00	10,698.76	11,413.34	11,054.06	11,326.23	10,921.20	10,647.89	11,871.91	13,186.11	14,369.46
Locales	913.27	28.01%	3,260.59	3,409.81	2,458.58	4,995.19	4,906.25	5,015.30	4,875.30	4,556.81	4,395.80	4,485.99	4,254.42	4,397.03	4,173.86
Extranjero	2,298.35	29.10%	7,897.25	7,554.36	7,826.96	5,190.81	5,792.51	6,398.04	6,178.76	6,769.42	6,525.41	6,161.90	7,617.49	8,789.08	10,195.60
TOTAL DE ACTIVOS	(41,461.91)	(4.52%)	916,400.94	885,293.93	896,069.43	895,608.76	912,592.24	923,096.24	930,691.39	929,236.42	925,907.47	912,048.36	896,620.01	877,578.50	874,939.02
DEPOSITOS	(35,202.73)	(4.34%)	811,705.58	794,161.85	803,433.11	799,646.76	815,399.24	824,215.53	829,913.43	828,116.82	824,144.75	809,928.63	798,901.06	780,533.57	776,502.85
Locales	(14,109.13)	(32.08%)	43,981.18	34,632.76	32,526.02	31,446.37	29,245.01	30,059.46	30,878.94	34,448.11	30,189.77	30,393.69	30,652.47	28,664.42	29,872.05

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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	(14,109.13)	(32.08%)	43,981.18	34,632.76	32,526.02	31,446.37	29,245.01	30,059.46	30,878.94	34,448.11	30,189.77	30,393.69	30,652.47	28,664.42	29,872.05
A la Vista	(407.23)	(4.81%)	8,463.10	9,297.77	8,041.39	7,422.66	6,013.79	7,050.16	9,132.07	12,968.70	9,511.87	8,229.06	7,410.84	5,559.03	8,055.88
A Plazo	(13,860.14)	(40.30%)	34,393.20	24,443.20	23,880.70	23,417.23	22,638.62	22,390.02	21,197.81	20,947.81	20,257.54	21,758.55	21,828.78	21,825.80	20,533.06
De Ahorros	158.24	14.07%	1,124.88	891.79	603.93	606.48	592.60	619.29	549.06	531.60	420.36	406.08	1,412.84	1,279.59	1,283.12
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	(21,093.60)	(2.75%)	767,724.40	759,529.09	770,907.09	768,200.39	786,154.23	794,156.07	799,034.48	793,668.71	793,954.98	779,534.94	768,248.59	751,869.15	746,630.80
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	(18,588.95)	(2.43%)	764,510.76	758,404.21	768,748.06	767,226.51	785,705.18	793,203.20	798,661.76	793,196.15	793,508.18	779,093.43	766,915.89	751,268.14	745,921.81
A la Vista	(3,231.25)	(4.67%)	69,244.38	71,450.10	78,530.78	76,728.22	77,954.49	69,993.34	73,107.08	74,888.82	79,598.63	71,275.53	69,285.30	65,438.12	66,013.14
A Plazo	(9,807.66)	(1.52%)	645,758.86	643,716.12	643,692.93	639,420.30	644,392.23	678,035.08	677,383.71	671,880.76	667,263.23	663,161.04	655,050.33	639,962.32	635,951.20
De Ahorros	(5,550.05)	(11.21%)	49,507.51	43,238.00	46,524.34	51,078.00	63,358.46	45,174.79	48,170.97	46,426.56	46,646.31	44,656.86	42,580.25	45,867.70	43,957.47
De Bancos	(2,504.65)	(77.94%)	3,213.64	1,124.88	2,159.03	973.88	449.05	952.86	372.72	472.56	446.80	441.51	1,332.70	601.01	708.99
A la Vista	(2,504.65)	(77.94%)	3,213.64	1,124.88	2,159.03	973.88	449.05	952.86	372.72	472.56	446.80	441.51	1,332.70	601.01	708.99
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
OBLIGACIONES	(14,500.00)	(100.00%)	14,500.00	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	(14,500.00)	(100.00%)	14,500.00	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	7,623.59	61.62%	12,371.61	12,709.64	11,557.55	11,024.00	11,193.69	12,451.55	13,303.39	12,852.09	12,981.79	13,038.72	18,149.96	18,551.47	19,995.20
Locales	1,148.54	59.87%	1,918.43	2,736.92	1,900.83	2,049.86	1,525.82	1,292.36	2,699.31	2,010.82	2,073.81	2,128.80	1,952.62	1,661.70	3,066.96
Extranjero	6,475.05	61.94%	10,453.18	9,972.72	9,656.72	8,974.14	9,667.86	11,159.19	10,604.08	10,841.27	10,907.98	10,909.92	16,197.33	16,889.76	16,928.23
PATRIMONIO	617.23	0.79%	77,823.75	78,422.43	81,078.77	84,938.00	85,999.31	86,429.16	87,474.58	88,267.51	88,780.93	89,081.01	79,568.99	78,493.47	78,440.97
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	2,088.80	22.75%	9,180.59	9,124.98	9,512.94	11,285.93	11,615.00	12,998.26	9,913.57	9,946.15	10,071.55	9,871.68	10,893.49	10,694.73	11,269.40
Provisiones Dinámicas	976.70	25.00%	3,906.80	3,906.80	3,906.80	3,906.80	3,906.80	3,906.80	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50
Otras Reservas	1,112.10	21.09%	5,273.79	5,218.18	5,606.14	7,379.13	7,708.20	9,091.46	5,030.07	5,062.65	5,188.05	4,988.18	6,009.99	5,811.23	6,385.90

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(2,829.52)	(6.59%)	42,965.08	52,304.45	51,916.49	49,984.49	49,655.42	48,272.16	51,291.39	51,258.81	51,133.41	51,333.28	40,511.47	40,710.23	40,135.56
Utilidad de Periodo	(1,956.76)	(21.44%)	9,124.72	887.24	1,567.94	3,740.88	4,220.25	4,566.30	4,834.69	5,370.27	5,875.83	6,137.11	6,577.15	6,951.50	7,167.95
Ganancia o Perdida en Valores Disponibles para la Venta	3,314.70	(74.54%)	(4,446.64)	(4,894.23)	(2,918.60)	(1,073.30)	(491.36)	(407.56)	434.93	692.27	700.14	738.94	586.88	(862.99)	(1,131.94)
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	(41,461.91)	(4.52%)	916,400.94	885,293.93	896,069.43	895,608.76	912,592.24	923,096.24	930,691.39	929,236.42	925,907.47	912,048.36	896,620.01	877,578.50	874,939.02