



Banco Pichincha Panamá, S. A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	256,053.81	284,503.19	307,596.82	341,866.37	407,536.50	425,112.32	592,206.79	537,708.55	617,108.75	
Activos Líquidos	72,222.48	93,958.40	84,294.49	94,040.06	84,716.93	104,289.29	297,244.91	108,885.96	128,440.32	
Total de Préstamos	116,154.08	122,250.23	129,832.82	158,383.50	183,537.26	128,243.00	154,686.47	158,016.55	137,076.13	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	116,154.08	122,250.23	129,832.82	158,383.50	183,537.26	128,243.00	154,686.47	158,016.55	137,076.13	
Total de Inversiones	63,024.32	63,425.57	88,859.82	84,059.86	134,928.28	183,018.57	136,731.08	266,814.22	347,625.82	
Total de Depósitos	227,136.10	255,233.11	276,765.93	310,306.98	373,519.69	392,647.30	452,681.54	461,422.40	551,527.29	
Locales	0.00	0.00	0.00	0.00	0.00	3,371.34	10,031.97	8,397.04	10,044.29	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	3,371.34	10,031.97	8,397.04	10,044.29	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	227,136.10	255,233.11	276,765.93	310,306.98	373,519.69	389,275.96	442,649.57	453,025.37	541,483.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	216,958.04	246,388.04	274,363.69	307,057.18	367,410.56	383,888.73	385,935.94	432,453.70	520,866.71	
Depósitos de Bancos	10,178.06	8,845.07	2,402.23	3,249.80	6,109.13	5,387.23	56,713.62	20,571.67	20,616.29	
Patrimonio Total	23,803.89	24,381.87	25,215.78	25,454.85	26,316.59	24,825.80	24,163.62	23,205.97	30,466.90	
PROMEDIO (12 MESES)										
Total de Activos	128,026.91	142,251.59	268,782.55	289,756.35	331,795.16	354,807.75	449,901.81	439,787.46	512,322.62	
Activos Generadores de Ingresos	89,589.20	92,837.90	202,083.99	216,714.78	248,821.97	248,468.68	255,055.10	333,637.07	401,583.75	
Total de Prestamos	58,077.04	61,125.12	109,139.26	131,096.00	149,845.67	125,246.62	142,259.65	158,200.03	160,306.70	
Total de Inversiones	31,512.16	31,712.79	92,944.73	85,618.78	98,976.30	123,222.07	112,795.45	175,437.04	241,277.05	
Patrimonio Total	11,901.94	12,190.94	23,827.74	24,248.95	25,060.24	24,603.83	24,689.70	24,330.41	28,391.74	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	8,113.67	4,106.28	8,775.43	13,892.91	19,715.42	4,995.50	10,616.03	17,790.77	24,125.91	
Egreso de Operaciones	7,778.77	3,812.56	8,233.59	13,242.97	19,139.81	6,451.02	13,169.32	20,041.33	27,163.47	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	334.90	293.72	541.83	649.94	575.61	-1,455.53	-2,553.28	-2,250.56	-3,037.57
Otros Ingresos	2,740.73	819.75	2,895.68	5,306.53	7,265.87	3,051.17	5,217.50	13,978.70	33,920.23
Ingreso de Operaciones	3,075.63	1,113.47	3,437.51	5,956.47	7,841.48	1,595.64	2,664.22	11,728.14	30,882.66
Egresos Generales	1,555.18	314.48	1,409.85	3,115.72	4,165.95	1,516.56	2,866.44	10,215.93	21,725.57
Utilidad Antes de Provisiones	1,520.45	798.99	2,027.66	2,840.76	3,675.53	79.08	-202.22	1,512.22	9,157.09
Utilidad del Periodo	0.00	577.99	1,406.66	2,020.76	2,598.31	79.08	-202.22	1,302.22	5,559.09
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	47.70	52.99	26.66	25.86	22.09	14.79	389.14	666.67	467.28
Total Provisiones Para Préstamos	1,666.59	1,801.59	2,091.59	2,160.59	2,870.59	2,870.59	2,870.59	3,080.59	6,468.59
Préstamos Vencidos / Préstamos Totales (%)	0.04	0.04	0.02	0.02	0.01	0.01	0.25	0.42	0.34
Provisiones / Préstamos Vencidos (%)	3,493.89	3,399.61	7,846.41	8,356.25	12,992.63	19,407.88	737.68	462.08	1,384.30
Provisiones para Préstamos / Préstamos Totales (%)	1.43	1.47	1.61	1.36	1.56	2.24	1.86	1.95	4.72
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.30	8.57	8.20	7.45	6.46	5.84	4.08	4.32	4.94
Patrimonio / Activos Generadores de Ing. (%)	13.29	13.13	11.53	10.50	8.26	7.98	8.29	5.46	6.29
Patrimonio / Préstamos Totales (%)	20.49	19.94	19.42	16.07	14.34	19.36	15.62	14.69	22.23
Indice de Adecuacion de Capital	17.30	16.99	13.62	14.89	11.78	14.65	11.40	12.21	15.60
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	31.80	36.81	30.46	30.31	22.68	26.56	65.66	23.60	23.29
Activos Líquidos / Activos Totales (%)	28.21	33.03	27.40	27.51	20.79	24.53	50.19	20.25	20.81
Activos Líquidos + Inversiones / Depósitos Totales (%)	59.54	61.66	62.56	57.39	58.80	73.17	95.87	81.42	86.32
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.49	1.39	1.24	1.04	0.13	-0.16	0.52	1.38
Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.63	1.05	0.93	0.78	0.09	-0.09	0.39	1.09
Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	18.96	11.81	11.11	10.37	1.29	-1.64	7.14	19.58
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.06	17.69	8.68	8.55	7.92	8.04	8.32	7.11	6.01
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.68	16.43	8.15	8.15	7.69	10.39	10.33	8.01	6.76
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.37	1.27	0.54	0.40	0.23	-2.34	-2.00	-0.90	-0.76



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Egresos Generales / Ingresos de Operaciones (%)	50.56	28.24	41.01	52.31	53.13	95.04	107.59	87.11	70.35
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.06	3.53	2.87	3.26	2.92	4.91	4.09	5.59	8.45
PRODUCTIVIDAD									
Número de Empleados	6.00	6.00	6.00	5.00	6.00	5.00	5.00	7.00	8.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	19,359.01	20,375.04	21,638.80	31,676.70	30,589.54	25,648.60	30,937.29	22,573.79	17,134.52
Depósitos Totales / Empleados	37,856.02	42,538.85	46,127.65	62,061.40	62,253.28	78,529.46	90,536.31	65,917.49	68,940.91
Utilidad Neta / Empleados	0.00	96.33	234.44	404.15	433.05	15.82	-40.44	186.03	694.89
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.00	0.00	33.76	43.86	59.16	49.42	92.53	57.29	51.42
Préstamos (%)	0.00	0.00	46.79	52.57	58.01	4.90	19.14	-0.23	-25.31
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	0.00	0.00	46.79	52.57	58.01	4.90	19.14	-0.23	-25.31
Depósitos (%)	0.00	0.00	36.76	47.41	64.45	53.84	63.56	48.70	47.66
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	0.00	0.00	36.76	47.41	64.45	52.52	59.94	45.99	44.97
Patrimonio (%)	0.00	0.00	12.37	10.47	10.56	1.82	-4.17	-8.83	15.77
Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-86.32	-114.38	-35.56	113.95
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	115,770.53	122,454.73	129,530.19	158,136.36	159,542.43	116,029.67	145,802.15	150,001.85	132,850.33
Mencion Especial	1,743.92	1,270.52	1,327.80	1,367.96	23,266.11	11,504.40	8,240.98	7,865.34	7,476.81
Subnormal	175.73	149.06	859.63	823.68	3,118.47	3,140.92	3,032.81	2,510.55	2,556.58
Dudoso	130.49	175.40	203.83	211.55	478.74	438.60	477.19	715.47	583.80
Irrecuperable	0.00	2.11	2.95	4.55	2.09	0.00	3.93	3.93	77.20
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	5.44	5.71	5.86	0.00	0.00	5.50	5.60	0.00	5.63
Persona Juridica	6.23	6.37	6.51	0.00	0.00	6.90	6.64	0.00	6.67