



Banco Pichincha Panamá, S. A. ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	407,536.50	425,112.32	592,206.79	537,708.55	617,108.75	665,420.15	688,333.26	690,235.22	702,681.39	
Activos Líquidos	84,716.93	104,289.29	297,244.91	108,885.96	128,440.32	74,759.06	77,651.58	84,278.19	138,142.35	
Total de Préstamos	183,537.26	128,243.00	154,686.47	158,016.55	137,076.13	195,193.69	180,433.47	174,536.75	208,502.33	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	183,537.26	128,243.00	154,686.47	158,016.55	137,076.13	195,193.69	180,433.47	174,536.75	208,502.33	
Total de Inversiones	134,928.28	183,018.57	136,731.08	266,814.22	347,625.82	391,060.93	425,455.02	426,813.17	351,474.65	
Total de Depósitos	373,519.69	392,647.30	452,681.54	461,422.40	551,527.29	600,733.68	623,845.41	626,437.56	637,744.21	
Locales	0.00	3,371.34	10,031.97	8,397.04	10,044.29	9,654.99	10,213.15	8,084.66	11,647.54	
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	3,371.34	10,031.97	8,397.04	10,044.29	9,654.99	10,213.15	8,084.66	11,647.54	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	373,519.69	389,275.96	442,649.57	453,025.37	541,483.00	591,078.69	613,632.26	618,352.90	626,096.68	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	367,410.56	383,888.73	385,935.94	432,453.70	520,866.71	570,206.03	607,373.72	611,187.41	619,730.76	
Depósitos de Bancos	6,109.13	5,387.23	56,713.62	20,571.67	20,616.29	20,872.66	6,258.54	7,165.50	6,365.91	
Patrimonio Total	26,316.59	24,825.80	24,163.62	23,205.97	30,466.90	29,744.69	29,313.93	29,751.67	30,423.77	
PROMEDIO (12 MESES)										
Total de Activos	331,795.16	354,807.75	449,901.81	439,787.46	512,322.62	545,266.23	640,270.02	613,971.88	659,895.07	
Activos Generadores de Ingresos	248,821.97	248,468.68	255,055.10	333,637.07	401,583.75	448,758.10	448,653.02	513,090.35	522,339.47	
Total de Prestamos	149,845.67	125,246.62	142,259.65	158,200.03	160,306.70	161,718.35	167,559.97	166,276.65	172,789.23	
Total de Inversiones	98,976.30	123,222.07	112,795.45	175,437.04	241,277.05	287,039.75	281,093.05	346,813.70	349,550.24	
Patrimonio Total	25,060.24	24,603.83	24,689.70	24,330.41	28,391.74	27,285.24	26,738.77	26,478.82	30,445.33	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	19,715.42	4,995.50	10,616.03	17,790.77	24,125.91	5,985.09	12,436.70	18,460.95	26,488.68	
Egreso de Operaciones	19,139.81	6,451.02	13,169.32	20,041.33	27,163.47	7,044.08	14,256.15	21,200.48	27,762.44	



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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	575.61	-1,455.53	-2,553.28	-2,250.56	-3,037.57	-1,058.99	-1,819.45	-2,739.54	-1,273.76
Otros Ingresos	7,265.87	3,051.17	5,217.50	13,978.70	33,920.23	2,099.23	4,119.23	6,198.51	7,405.85
Ingreso de Operaciones	7,841.48	1,595.64	2,664.22	11,728.14	30,882.66	1,040.24	2,299.78	3,458.97	6,132.09
Egresos Generales	4,165.95	1,516.56	2,866.44	10,215.93	21,725.57	949.50	2,259.77	3,464.61	4,925.12
Utilidad Antes de Provisiones	3,675.53	79.08	-202.22	1,512.22	9,157.09	90.74	40.01	-5.64	1,206.97
Utilidad del Periodo	2,598.31	79.08	-202.22	1,302.22	5,559.09	90.74	40.01	-5.64	1,206.97
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	22.09	14.79	389.14	666.67	467.28	346.88	694.62	597.45	211.28
Total Provisiones Para Préstamos	2,870.59	2,870.59	2,870.59	3,080.59	6,468.59	6,141.59	6,141.59	6,035.59	6,035.59
Préstamos Vencidos / Préstamos Totales (%)	0.01	0.01	0.25	0.42	0.34	0.18	0.38	0.34	0.10
Provisiones / Préstamos Vencidos (%)	12,992.63	19,407.88	737.68	462.08	1,384.30	1,770.52	884.16	1,010.23	2,856.72
Provisiones para Préstamos / Préstamos Totales (%)	1.56	2.24	1.86	1.95	4.72	3.15	3.40	3.46	2.89
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.46	5.84	4.08	4.32	4.94	4.47	4.26	4.31	4.33
Patrimonio / Activos Generadores de Ing. (%)	8.26	7.98	8.29	5.46	6.29	5.07	4.84	4.95	5.43
Patrimonio / Préstamos Totales (%)	14.34	19.36	15.62	14.69	22.23	15.24	16.25	17.05	14.59
Indice de Adecuacion de Capital	11.78	14.65	11.40	12.21	0.00	12.90	13.50	13.31	12.18
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	22.68	26.56	65.66	23.60	23.29	12.44	12.45	13.45	21.66
Activos Líquidos / Activos Totales (%)	20.79	24.53	50.19	20.25	20.81	11.23	11.28	12.21	19.66
Activos Líquidos + Inversiones / Depósitos Totales (%)	58.80	73.17	95.87	81.42	86.32	77.54	80.65	81.59	76.77
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.04	0.13	-0.16	0.52	1.38	0.08	0.02	-0.00	0.23
Utilidad Neta / Total de Activos (Promedio) (%)	0.78	0.09	-0.09	0.39	1.09	0.07	0.01	-0.00	0.18
Utilidad Neta / Patrimonio Total (Promedio) (%)	10.37	1.29	-1.64	7.14	19.58	1.33	0.30	-0.03	3.96
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.92	8.04	8.32	7.11	6.01	5.33	5.54	4.80	5.07
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.69	10.39	10.33	8.01	6.76	6.28	6.36	5.51	5.32



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.23	-2.34	-2.00	-0.90	-0.76	-0.94	-0.81	-0.71	-0.24
Egresos Generales / Ingresos de Operaciones (%)	53.13	95.04	107.59	87.11	70.35	91.28	98.26	100.16	80.32
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.92	4.91	4.09	5.59	8.45	1.87	1.84	1.61	1.42
PRODUCTIVIDAD									
Número de Empleados	6.00	5.00	5.00	7.00	8.00	12.00	14.00	13.00	18.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	30,589.54	25,648.60	30,937.29	22,573.79	17,134.52	16,266.14	12,888.10	13,425.90	11,583.46
Depósitos Totales / Empleados	62,253.28	78,529.46	90,536.31	65,917.49	68,940.91	50,061.14	44,560.39	48,187.50	35,430.23
Utilidad Neta / Empleados	433.05	15.82	-40.44	186.03	694.89	7.56	2.86	-0.43	67.05
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	59.16	49.42	92.53	57.29	51.42	56.53	16.23	28.37	13.87
Préstamos (%)	58.01	4.90	19.14	-0.23	-25.31	52.21	16.64	10.45	52.11
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	58.01	4.90	19.14	-0.23	-25.31	52.21	16.64	10.45	52.11
Depósitos (%)	64.45	53.84	63.56	48.70	47.66	53.00	37.81	35.76	15.63
Locales (%)	0.00	0.00	0.00	0.00	0.00	186.38	1.81	-3.72	15.96
Extranjeros (%)	64.45	52.52	59.94	45.99	44.97	51.84	38.63	36.49	15.63
Patrimonio (%)	10.56	1.82	-4.17	-8.83	15.77	19.81	21.31	28.21	-0.14
Utilidad Neta (%)	0.00	-86.32	-114.38	-35.56	113.95	14.74	-119.79	-100.43	-78.29
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	159,542.43	116,029.67	145,802.15	150,001.85	132,850.33	180,611.79	166,031.32	160,825.89	192,997.47
Mención Especial	23,266.11	11,504.40	8,240.98	7,865.34	7,476.81	17,387.69	17,403.03	16,666.60	18,944.86
Subnormal	3,118.47	3,140.92	3,032.81	2,510.55	2,556.58	2,415.34	2,236.42	2,274.21	2,111.40
Dudoso	478.74	438.60	477.19	715.47	583.80	690.19	462.56	473.10	283.69
Irrecuperable	2.09	0.00	3.93	3.93	77.20	230.27	441.72	332.53	200.48
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
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
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	0.00	5.50	5.60	5.54	5.63	5.73	5.50	5.31	5.31
Persona Juridica	0.00	6.90	6.64	0.00	6.67	5.00	5.00	6.00	5.67