

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	617,108.75	665,420.15	688,333.26	690,235.22	702,681.39	726,510.04	726,680.31	728,470.78	754,235.65
ACTIVOS LIQUIDOS	128,440.32	74,759.06	77,651.58	84,278.19	138,142.35	145,877.78	158,603.29	123,179.74	112,605.69
TOTAL DE PRESTAMOS	137,076.13	195,193.69	180,433.47	174,536.75	208,502.33	189,168.35	176,983.24	212,131.50	278,554.94
LOCALES	0.00	0.00	0.00	0.00	0.00	960.00	5,253.76	8,144.47	8,676.81
EXTRANJEROS	137,076.13	195,193.69	180,433.47	174,536.75	208,502.33	188,208.35	171,729.47	203,987.03	269,878.13
TOTAL DE INVERSIONES	347,625.82	391,060.93	425,455.02	426,813.17	351,474.65	385,654.60	385,632.76	386,464.72	354,267.12
TOTAL DE DEPOSITOS	551,527.29	600,733.68	623,845.41	626,437.56	637,744.21	682,251.66	680,622.74	681,160.39	703,207.97
LOCALES	10,044.29	9,654.99	10,213.15	8,084.66	11,647.54	18,913.27	20,731.65	25,636.14	26,055.65
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	10,044.29	9,654.99	10,213.15	8,084.66	11,647.54	18,913.27	20,731.65	25,636.14	26,055.65
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	541,483.00	591,078.69	613,632.26	618,352.90	626,096.68	663,338.40	659,891.09	655,524.25	677,152.32
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	520,866.71	570,206.03	607,373.72	611,187.41	619,730.76	658,467.75	651,408.55	647,545.24	665,058.13
DEPOSITOS DE BANCOS	20,616.29	20,872.66	6,258.54	7,165.50	6,365.91	4,870.65	8,482.54	7,979.01	12,094.18
PATRIMONIO TOTAL	30,466.90	29,744.69	29,313.93	29,751.67	30,423.77	31,900.07	33,082.86	34,171.92	37,928.54
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	512,322.62	545,266.23	640,270.02	613,971.88	659,895.07	695,965.10	707,506.78	709,353.00	728,458.52
ACTIVOS GENERADORES DE INGRESOS	401,583.75	448,758.10	448,653.02	513,090.35	522,339.47	580,538.79	584,252.24	599,973.07	596,399.52
TOTAL DE PRESTAMOS	160,306.70	161,718.35	167,559.97	166,276.65	172,789.23	192,181.02	178,708.35	193,334.13	243,528.64
TOTAL DE INVERSIONES	241,277.05	287,039.75	281,093.05	346,813.70	349,550.24	388,357.77	405,543.89	406,638.95	352,870.88
PATRIMONIO TOTAL	28,391.74	27,285.24	26,738.77	26,478.82	30,445.33	30,822.38	31,198.39	31,961.79	34,176.16
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	24,125.91	5,985.09	12,436.70	18,460.95	26,488.68	7,803.29	14,976.49	22,708.70	33,117.10
EGRESOS DE OPERACIONES	27,163.47	7,044.08	14,256.15	21,200.48	27,762.44	6,444.75	12,685.38	19,034.24	25,366.54
INGRESO NETO DE INTERESES	(3,037.57)	(1,058.99)	(1,819.45)	(2,739.54)	(1,273.76)	1,358.54	2,291.11	3,674.45	7,750.56

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	33,920.23	2,099.23	4,119.23	6,198.51	7,405.85	1,459.29	5,135.01	7,969.48	11,543.37
INGRESO DE OPERACIONES	30,882.66	1,040.24	2,299.78	3,458.97	6,132.09	2,817.83	7,426.13	11,643.94	19,293.94
EGRESOS GENERALES	21,725.57	949.50	2,259.77	3,464.61	4,925.12	1,153.19	5,083.19	8,263.42	10,890.67
UTILIDAD ANTES DE PROVISIONES	9,157.09	90.74	40.01	(5.64)	1,206.97	1,664.64	2,342.94	3,380.51	8,403.26
UTILIDAD DEL PERIODO	5,559.09	90.74	40.01	(5.64)	1,206.97	1,089.64	1,767.94	2,505.51	7,228.26
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	467.28	346.88	694.62	597.45	211.28	403.62	342.70	440.26	272.08
TOTAL PROVISIONES PARA PRESTAMOS	6,468.59	6,141.59	6,141.59	6,035.59	6,035.59	6,610.59	6,610.59	6,910.59	7,210.59
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.34	0.18	0.38	0.34	0.10	0.21	0.19	0.21	0.10
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,384.30	1,770.52	884.16	1,010.23	2,856.72	1,637.84	1,928.97	1,569.66	2,650.14
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	4.72	3.15	3.40	3.46	2.89	3.49	3.74	3.26	2.59
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.94	4.47	4.26	4.31	4.33	4.39	4.55	4.69	5.03
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	6.29	5.07	4.84	4.95	5.43	5.55	5.88	5.71	5.99
PATRIMONIO / PRESTAMOS TOTALES (%)	22.23	15.24	16.25	17.05	14.59	16.86	18.69	16.11	13.62
INDICE DE ADECUACION DE CAPITAL	15.55	12.89	13.53	13.31	12.18	13.22	13.84	12.44	11.17
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.29	12.44	12.45	13.45	21.66	21.38	23.30	18.08	16.01
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.81	11.23	11.28	12.21	19.66	20.08	21.83	16.91	14.93
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	86.32	77.54	80.65	81.59	76.77	77.91	79.96	74.82	66.39
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	0.08	0.02	0.00	0.23	0.75	0.61	0.56	1.21
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.09	0.07	0.01	0.00	0.18	0.63	0.50	0.47	0.99
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	19.58	1.33	0.30	(0.03)	3.96	14.14	11.33	10.45	21.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.01	5.33	5.54	4.80	5.07	5.38	5.13	5.05	5.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.76	6.28	6.36	5.51	5.32	4.44	4.34	4.23	4.25
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(0.76)	(0.94)	(0.81)	(0.71)	(0.24)	0.94	0.78	0.82	1.30

BANCO PICHINCHA PANAMÁ, S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.88	6.27
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	6.50	6.50	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00	7.25
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	7.00	7.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.41	5.47	5.30	5.24	5.23	4.69	5.13	4.54	4.43
PERSONA JURIDICA	6.25	5.00	5.00	5.88	5.42	6.00	6.00	4.75	4.12