

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	754,250.93	766,869.84	800,093.26	792,641.27	857,701.99	860,794.79	861,019.42	864,859.65	889,037.55
ACTIVOS LIQUIDOS	112,605.69	101,637.29	100,076.97	180,734.71	288,747.39	206,164.56	207,808.52	287,269.26	219,450.83
TOTAL DE PRESTAMOS	278,554.94	269,596.08	296,039.02	287,041.17	258,817.06	219,233.20	219,497.44	221,623.30	215,624.15
LOCALES	8,630.49	8,853.55	8,523.68	6,029.07	6,730.17	6,343.63	6,498.75	6,092.40	12,224.20
EXTRANJEROS	269,924.45	260,742.53	287,515.34	281,012.10	252,086.89	212,889.57	212,998.69	215,530.90	203,399.96
TOTAL DE INVERSIONES	354,267.12	388,385.70	396,032.56	317,120.59	303,271.01	427,845.61	425,001.23	350,570.78	446,493.48
TOTAL DE DEPOSITOS	703,207.97	711,765.35	739,324.80	727,328.02	787,901.24	785,349.50	782,510.85	782,445.51	803,616.52
LOCALES	26,055.65	32,251.39	32,101.74	28,889.10	38,188.06	39,375.54	33,835.56	29,589.67	29,795.94
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	26,055.65	32,251.39	32,101.74	28,889.10	38,188.06	39,375.54	33,835.56	29,589.67	29,795.94
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	677,152.32	679,513.96	707,223.06	698,438.92	749,713.19	745,973.96	748,675.28	752,855.84	773,820.58
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	665,058.13	671,603.62	700,280.86	689,555.34	741,392.70	742,131.01	745,944.76	749,652.09	743,969.81
DEPOSITOS DE BANCOS	12,094.18	7,910.34	6,942.19	8,883.58	8,320.49	3,842.95	2,730.53	3,203.76	29,850.77
PATRIMONIO TOTAL	37,733.89	42,200.54	46,558.22	49,245.22	53,520.71	60,068.26	61,967.81	66,457.53	68,168.97
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	728,466.16	746,689.94	763,386.78	760,556.02	805,976.46	813,832.32	830,556.34	828,750.46	873,369.77
ACTIVOS GENERADORES DE INGRESOS	596,399.52	616,402.36	627,343.79	601,378.99	597,455.06	652,530.30	668,285.13	588,177.92	612,102.85
TOTAL DE PRESTAMOS	243,528.64	229,382.21	236,511.13	249,586.33	268,686.00	244,414.64	257,768.23	254,332.23	237,220.61
TOTAL DE INVERSIONES	352,870.88	387,020.15	390,832.66	351,792.66	328,769.06	408,115.66	410,516.90	333,845.69	374,882.24
PATRIMONIO TOTAL	34,078.83	37,050.31	39,820.54	41,708.57	45,627.30	51,134.40	54,263.01	57,851.38	60,844.84
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	33,117.10	10,933.61	22,044.87	33,080.50	43,489.53	9,688.51	18,781.10	28,063.57	36,939.92
EGRESOS DE OPERACIONES	25,366.54	6,260.03	12,831.65	19,608.68	26,520.19	6,979.09	14,068.53	21,195.40	28,324.84
INGRESO NETO DE INTERESES	7,750.56	4,673.58	9,213.22	13,471.82	16,969.34	2,709.42	4,712.57	6,868.16	8,615.08

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OTROS INGRESOS	11,608.58	4,455.70	7,013.47	12,954.49	15,270.31	1,700.20	3,433.70	4,955.09	6,804.12
INGRESO DE OPERACIONES	19,359.14	9,129.28	16,226.69	26,426.31	32,239.65	4,409.62	8,146.27	11,823.25	15,419.20
EGRESOS GENERALES	10,954.29	3,951.67	6,344.65	15,698.63	18,177.41	2,257.29	4,445.65	6,432.68	8,306.85
UTILIDAD ANTES DE PROVISIONES	8,404.85	5,177.61	9,882.03	10,727.68	14,062.24	2,152.33	3,700.62	5,390.57	7,112.34
UTILIDAD DEL PERIODO	7,229.85	5,177.61	9,882.03	10,727.68	14,062.24	2,152.33	3,700.62	5,390.57	7,112.34
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	272.08	492.07	253.95	36.44	2.89	21.75	1,296.22	294.42	658.97
TOTAL PROVISIONES PARA PRESTAMOS	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
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.10	0.18	0.09	0.01	0.00	0.01	0.59	0.13	0.31
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,650.14	1,465.35	2,839.42	19,790.22	249,580.70	33,155.50	556.28	2,449.12	1,094.21
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.59	2.67	2.44	2.51	2.79	3.29	3.29	3.25	3.34
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	5.00	5.50	5.82	6.21	6.24	6.98	7.20	7.68	7.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.96	6.41	6.73	8.15	9.52	9.28	9.61	11.61	10.30
PATRIMONIO / PRESTAMOS TOTALES (%)	13.55	15.65	15.73	17.16	20.68	27.40	28.23	29.99	31.61
INDICE DE ADECUACION DE CAPITAL	11.12	12.20	12.21	13.03	12.62	13.27	13.59	14.31	14.51
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.01	14.28	13.54	24.85	36.65	26.25	26.56	36.71	27.31
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.93	13.25	12.51	22.80	33.67	23.95	24.14	33.22	24.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	66.39	68.85	67.10	68.45	75.14	80.73	80.87	81.52	82.87
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	3.36	3.15	2.38	2.35	1.32	1.11	1.22	1.16
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.99	2.77	2.59	1.88	1.74	1.06	0.89	0.87	0.81
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.22	55.90	49.63	34.29	30.82	16.84	13.64	12.42	11.69
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.55	7.10	7.03	7.33	7.28	5.94	5.62	6.36	6.03
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.25	4.06	4.09	4.35	4.44	4.28	4.21	4.80	4.63
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.30	3.03	2.94	2.99	2.84	1.66	1.41	1.56	1.41

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ZONA LIBRE	6.14	6.36	6.07	6.50	6.50	6.50	6.50	6.50	6.50
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	7.25	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
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	7.00	7.00	7.00	0.00	7.00	7.75	7.75	7.75	7.75
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	4.43	4.35	4.15	4.10	4.02	4.02	3.97	3.86	3.87
PERSONA JURIDICA	4.12	4.22	4.22	4.14	2.94	3.74	3.95	4.00	3.83