

**BANCO PICHINCHA PANAMÁ, S. A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	874,939.02	853,225.80	859,719.16	828,075.45	807,624.19	787,036.76	750,068.37	735,844.58	0.00
ACTIVOS LIQUIDOS	95,466.63	99,346.68	104,886.27	80,767.73	89,425.64	81,569.87	88,639.35	78,996.46	0.00
TOTAL DE PRESTAMOS	305,015.87	273,138.84	273,267.86	295,185.30	305,519.22	299,998.33	281,535.00	309,980.65	0.00
LOCALES	58,662.03	61,309.08	60,963.36	66,204.43	73,580.01	89,393.99	86,868.64	103,446.20	0.00
EXTRANJEROS	246,353.83	211,829.75	212,304.50	228,980.87	231,939.21	210,604.34	194,666.36	206,534.45	0.00
TOTAL DE INVERSIONES	460,087.06	466,444.05	469,595.84	438,286.82	397,522.35	386,125.33	363,647.52	330,077.86	0.00
TOTAL DE DEPOSITOS	776,502.85	755,024.19	765,669.43	734,394.95	714,963.35	700,851.25	663,400.11	648,094.80	0.00
LOCALES	29,872.05	26,363.72	29,589.81	29,610.63	54,364.44	46,580.27	45,341.98	43,767.33	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	29,872.05	26,363.72	29,589.81	29,610.63	54,364.44	46,580.27	45,341.98	43,767.33	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	746,630.80	728,660.47	736,079.62	704,784.32	660,598.91	654,270.98	618,058.13	604,327.47	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	745,921.81	728,280.82	729,424.54	704,359.60	660,415.85	654,060.42	617,356.85	603,828.13	0.00
DEPOSITOS DE BANCOS	708.99	379.65	6,655.08	424.72	183.06	210.56	701.28	499.34	0.00
PATRIMONIO TOTAL	78,440.97	80,892.60	83,810.63	82,883.56	81,562.42	76,088.92	75,770.65	76,352.44	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	895,669.98	874,417.28	895,205.28	870,061.91	841,281.61	820,131.28	804,893.76	781,960.02	0.00
ACTIVOS GENERADORES DE INGRESOS	781,177.73	751,025.95	783,709.97	784,673.05	734,072.25	712,853.27	694,023.11	686,765.32	0.00
TOTAL DE PRESTAMOS	298,855.50	281,807.74	291,462.80	298,783.92	305,267.54	286,568.58	277,401.43	302,582.98	0.00
TOTAL DE INVERSIONES	482,322.23	469,218.21	492,247.17	485,889.14	428,804.71	426,284.69	416,621.68	384,182.34	0.00
PATRIMONIO TOTAL	78,132.36	82,915.30	85,642.60	85,982.28	80,001.70	78,490.76	79,790.64	79,618.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	37,730.96	8,772.15	17,450.01	26,270.53	35,330.41	8,836.91	17,716.24	26,491.83	0.00
EGRESOS DE OPERACIONES	23,303.64	4,967.52	9,582.07	14,120.27	18,488.25	4,223.74	8,236.94	12,262.14	0.00
INGRESO NETO DE INTERESES	14,427.32	3,804.63	7,867.94	12,150.26	16,842.16	4,613.18	9,479.30	14,229.69	0.00
OTROS INGRESOS	8,486.89	1,856.27	3,705.31	7,231.48	8,822.90	1,830.52	3,248.88	4,749.43	0.00

INGRESO DE OPERACIONES	22,914.21	5,660.90	11,573.25	19,381.75	25,665.06	6,443.69	12,728.18	18,979.12	0.00
EGRESOS GENERALES	14,034.13	3,050.99	6,423.32	9,667.79	12,977.88	2,691.36	5,652.22	8,687.33	0.00
UTILIDAD ANTES DE PROVISIONES	8,880.08	2,609.91	5,149.93	9,713.96	12,687.18	3,752.33	7,075.96	10,291.79	0.00
UTILIDAD DEL PERIODO	7,167.95	1,503.80	3,243.78	4,915.71	6,279.89	2,561.55	5,131.08	7,908.29	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,463.42	1,788.81	1,592.60	8,168.71	8,170.09	8,898.99	7,670.02	7,735.11	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,378.23	2,450.46	2,421.83	2,517.55	3,373.46	4,767.10	4,379.52	4,215.35	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.81	0.65	0.58	2.77	2.67	2.97	2.72	2.50	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	96.54	136.99	152.07	30.82	41.29	53.57	57.10	54.50	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.78	0.90	0.89	0.85	1.10	1.59	1.56	1.36	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.97	9.48	9.75	10.01	10.10	9.67	10.10	10.38	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.25	10.94	11.28	11.30	11.60	11.09	11.74	11.93	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	25.72	29.62	30.67	28.08	26.70	25.36	26.91	24.63	0.00
INDICE DE ADECUACION DE CAPITAL	14.99	15.19	15.05	14.18	14.56	13.70	14.18	14.18	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.29	13.16	13.70	11.00	12.51	11.64	13.36	12.19	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.91	11.64	12.20	9.75	11.07	10.36	11.82	10.74	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.55	74.94	75.03	70.68	68.11	66.73	68.18	63.12	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.92	0.80	0.83	0.84	0.86	1.44	1.48	1.54	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.80	0.69	0.72	0.75	0.75	1.25	1.27	1.35	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.17	7.25	7.58	7.62	7.85	13.05	12.86	13.24	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.83	4.67	4.45	4.46	4.81	4.96	5.11	5.14	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.98	2.65	2.45	2.40	2.52	2.37	2.37	2.38	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.85	2.03	2.01	2.06	2.29	2.59	2.73	2.76	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	61.25	53.90	55.50	49.88	50.57	41.77	44.41	45.77	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.09	0.99	0.95	1.23	1.20	1.03	0.94	0.92	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	65.00	62.00	67.00	67.00	67.00	72.00	74.00	76.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	4,692.55	4,405.47	4,078.62	4,405.75	4,559.99	4,166.64	3,804.53	4,078.69	0.00
DEPOSITOS TOTALES / EMPLEADOS	11,946.20	12,177.81	11,427.90	10,961.12	10,671.09	9,734.05	8,964.87	8,527.56	0.00
UTILIDAD NETA / EMPLEADOS	110.28	24.25	48.41	73.37	93.73	35.58	69.34	104.06	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(4.52)	(4.73)	(7.63)	(9.21)	(7.69)	(7.76)	(12.75)	(11.14)	0.00
PRESTAMOS (%)	4.21	(5.97)	(11.75)	(2.38)	0.17	9.83	3.03	5.01	0.00
LOCALES (%)	39.11	43.96	26.20	19.09	25.43	45.81	42.49	56.25	0.00
EXTRANJEROS (%)	(1.67)	(14.55)	(18.77)	(7.22)	(5.85)	(0.58)	(8.31)	(9.80)	0.00
DEPOSITOS (%)	(4.34)	(5.58)	(7.74)	(9.33)	(7.93)	(7.17)	(13.36)	(11.75)	0.00

LOCALES (%)	(32.08)	(16.16)	(4.17)	(2.58)	81.99	76.68	53.24	47.81	0.00
EXTRANJEROS (%)	(2.75)	(5.15)	(7.88)	(9.59)	(11.52)	(10.21)	(16.03)	(14.25)	0.00
PATRIMONIO (%)	0.79	(4.76)	(4.19)	(6.96)	3.98	(5.94)	(9.59)	(7.88)	0.00
UTILIDAD NETA (%)	(21.44)	(59.80)	(32.91)	(19.90)	(12.39)	70.34	58.18	60.88	0.00
CLASIFICACION PRESTAMOS									
NORMAL	276,147.43	240,504.92	250,164.80	276,676.18	288,956.10	276,567.36	265,007.86	287,115.95	0.00
MENCION ESPECIAL	28,425.83	32,222.55	22,733.13	12,235.21	10,700.29	17,776.06	12,687.35	18,519.47	0.00
SUBNORMAL	1,836.17	210.00	95.46	7,144.72	7,591.54	8,780.16	612.50	955.44	0.00
DUDOSO	378.71	1,679.31	1,756.69	335.43	335.43	288.19	6,556.40	6,556.40	0.00
IRRECUPERABLE	605.96	972.52	939.62	1,311.30	1,309.32	1,353.65	1,050.41	1,048.75	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.86	6.93	7.01	6.91	6.47	6.56	7.03	6.45	0.00
AL POR MENOR	6.63	6.42	6.63	6.60	6.70	6.65	6.54	7.50	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	4.00	4.00	4.00	4.00	4.00	4.25	4.25	4.25	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	17.09	17.09	17.09	17.09	17.09	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.50	2.44	2.31	2.31	2.20	2.00	2.15	2.43	0.00
PERSONA JURIDICA	2.97	2.86	3.01	2.99	2.92	3.07	3.00	3.26	0.00