

**BANCO PICHINCHA PANAMÁ, S. A.**  
**CLASIFICACION DE PRESTAMOS**  
**A DICIEMBRE 2025**  
**( En Millones de Balboas)**

|                  | 2023         | 2024        |              |               |              | 2025        |              |               |              |
|------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                  | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| NORMAL           | 464.26       | 495.07      | 468.22       | 435.80        | 401.01       | 379.04      | 380.43       | 464.37        | 466.11       |
| MENTIÓN ESPECIAL | 12.07        | 29.51       | 33.40        | 43.93         | 37.34        | 33.27       | 24.37        | 31.57         | 31.30        |
| SUBNORMAL        | 30.71        | 30.49       | 29.82        | 27.84         | 26.25        | 25.65       | 25.23        | 5.70          | 11.22        |
| DUDOSO           | 9.20         | 4.38        | 4.00         | 1.87          | 1.76         | 1.63        | 1.88         | 7.12          | 6.14         |
| IRRECUPERABLE    | 28.34        | 23.86       | 23.86        | 23.86         | 12.57        | 12.59       | 12.59        | 27.18         | 0.00         |
| TOTAL            | 544.58       | 583.31      | 559.29       | 533.30        | 478.93       | 452.19      | 444.49       | 535.95        | 514.76       |