



BANCO PICHINCHA PANAMÁ, S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	84,716,933.15	104,289,290.69	297,244,909.24	108,885,964.82	128,440,323.27
Depósitos Internos en Bancos	200,000.00	3,002,512.16	3,283,352.61	2,294,773.62	11,689,164.15
A la Vista	0.00	402,512.16	283,352.61	294,773.62	1,689,164.15
A Plazo	200,000.00	2,600,000.00	3,000,000.00	2,000,000.00	10,000,000.00
Depósitos Externos en Bancos	84,496,933.15	101,254,549.53	293,929,308.63	106,555,941.20	116,695,815.00
A la Vista	84,496,933.15	101,254,549.53	253,928,547.33	31,825,441.20	56,666,585.50
A Plazo	0.00	0.00	40,000,761.30	74,730,500.00	60,029,229.50
Otros	20,000.00	32,229.00	32,248.00	35,250.00	55,344.12
CARTERA CREDITICIA NETA	183,537,258.62	128,242,999.47	154,686,469.82	158,016,554.97	137,076,131.53
Interna	0.00	0.00	0.00	0.00	0.00
Externa	186,407,844.76	131,113,585.61	157,557,055.96	161,097,141.11	143,544,717.67
Menos Provisiones	2,870,586.14	2,870,586.14	2,870,586.14	3,080,586.14	6,468,586.14
Interna	0.00	0.00	0.00	0.00	0.00
Externa	2,870,586.14	2,870,586.14	2,870,586.14	3,080,586.14	6,468,586.14
INVERSIONES EN VALORES NETA	134,928,280.13	183,018,565.12	136,731,082.21	266,814,220.88	347,625,824.35
Internas	0.00	0.00	0.00	0.00	0.00
Externas	134,928,280.13	183,018,565.12	136,731,082.21	266,814,220.88	347,625,824.35
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	4,354,029.31	9,561,460.05	3,544,327.18	3,991,807.12	3,966,468.88
Internos	52,249.74	44,304.93	36,360.12	32,554.58	66,456.21



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Externos	4,301,779.57	9,517,155.12	3,507,967.06	3,959,252.54	3,900,012.67
ACTIVO TOTAL NETO	407,536,501.21	425,112,315.33	592,206,788.45	537,708,547.79	617,108,748.03
DEPOSITOS	373,519,686.46	392,647,301.34	452,681,538.22	461,422,402.15	551,527,290.37
Internos	0.00	3,371,339.66	10,031,971.75	8,397,035.29	10,044,294.27
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	3,371,339.66	10,031,971.75	8,397,035.29	10,044,294.27
A la Vista	0.00	840,967.54	1,120,496.31	323,548.33	466,623.40
A Plazo	0.00	2,520,000.00	8,874,412.40	8,073,486.96	9,459,986.58
De Ahorros	0.00	10,372.12	37,063.04	0.00	117,684.29
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	373,519,686.46	389,275,961.68	442,649,566.47	453,025,366.86	541,482,996.10
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	365,541,871.76	381,889,732.79	383,488,672.70	429,897,507.22	517,030,180.05
A la Vista	17,632,946.43	14,233,235.33	12,503,928.90	20,398,310.02	48,813,162.20
A Plazo	342,245,226.68	358,706,792.62	366,579,496.09	404,916,781.35	455,814,545.62
De Ahorros	5,663,698.65	8,949,704.84	4,405,247.71	4,582,415.85	12,402,472.23
De Bancos	7,977,814.70	7,386,228.89	59,160,893.77	23,127,859.64	24,452,816.05
A la Vista	2,017,596.31	563,579.66	52,215,187.60	15,927,574.37	15,674,085.05
A Plazo	5,960,218.39	6,822,649.23	6,945,706.17	7,200,285.27	8,778,731.00
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	7,700,228.36	7,639,218.64	115,361,634.94	53,080,178.32	35,114,560.13
Internos	0.00	9,700.40	11,142.99	17,810.07	548,266.82
Externos	7,700,228.36	7,629,518.24	115,350,491.95	53,062,368.25	34,566,293.31
PATRIMONIO	26,316,586.39	24,825,795.35	24,163,615.29	23,205,967.32	30,466,897.53
Capital	21,000,000.00	21,000,000.00	21,000,000.00	21,000,000.00	21,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	5,402,196.65	5,481,280.17	5,199,973.22	6,704,413.41	10,961,291.67
Gan/Perd en Inv. Dis. para la Venta	-85,610.26	-1,655,484.82	-2,036,357.93	-4,498,446.09	-1,494,394.14
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	407,536,501.21	425,112,315.33	592,206,788.45	537,708,547.79	617,108,748.03