



BANCO PICHINCHA PANAMÁ, S. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	19,715,415.39	4,995,495.49	10,616,034.10	17,790,771.79	24,125,906.70
Préstamos	13,586,514.96	3,610,383.95	8,005,654.00	12,855,145.88	17,647,548.32
Depósitos	4,396,424.31	1,127,604.44	1,854,988.87	3,409,668.41	4,176,921.44
Inversiones	1,732,476.12	257,507.10	755,391.23	1,525,957.50	2,301,436.94
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	19,139,810.35	6,451,023.78	13,169,317.66	20,041,326.65	27,163,471.73
Intereses Pagados	18,944,899.98	6,363,216.21	12,990,555.73	19,791,541.23	26,828,469.64
Comisiones	194,910.37	87,807.57	178,761.93	249,785.42	335,002.09
INGRESO NETO DE INTERESES	575,605.04	-1,455,528.29	-2,553,283.56	-2,250,554.86	-3,037,565.03
OTROS INGRESOS	4,558,570.38	1,865,861.26	3,048,539.29	9,981,708.85	23,802,724.81
Comisiones	137,842.94	20,351.05	42,935.43	55,823.15	85,002.61
Oper. con Divisas	0.00	0.00	0.00	-0.12	-71.09
Dividendos	985,370.17	0.00	486,250.21	1,219,039.12	1,239,212.81
Otros Ingresos	3,435,357.27	1,845,510.21	2,519,353.65	8,706,846.70	22,478,580.48
INGRESOS DE OPERACIONES	5,134,175.42	410,332.97	495,255.73	7,731,153.99	20,765,159.78
EGRESOS GENERALES	1,458,644.55	331,249.45	697,479.16	6,218,937.23	11,608,064.76
Gastos Administrativos	1,254,512.76	282,772.73	569,560.82	5,987,418.54	10,968,074.90
Gastos Generales	60,539.11	12,006.06	40,398.68	57,297.16	76,240.28
G. de Depreciación	38,318.52	9,588.96	19,177.92	26,118.61	45,968.61
Otros Gastos	105,274.16	26,881.70	68,341.74	148,102.92	517,780.97
UTILIDADES ANTES DE PROVISIONES	3,675,530.87	79,083.52	-202,223.43	1,512,216.76	9,157,095.02
CUENTAS MALAS	1,077,219.34	0.00	0.00	210,000.00	3,598,000.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,598,311.53	79,083.52	-202,223.43	1,302,216.76	5,559,095.02