



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	128,440,323.27	74,759,057.39	77,651,582.32	84,278,194.14	138,142,350.65
Depósitos Internos en Bancos	11,689,164.15	11,044,109.88	12,141,213.51	12,569,417.64	11,824,012.82
A la Vista	1,689,164.15	1,044,109.88	2,141,213.51	2,569,417.64	1,824,012.82
A Plazo	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Depósitos Externos en Bancos	116,695,815.00	63,612,411.58	65,342,104.45	71,576,490.69	125,995,344.06
A la Vista	56,666,585.50	48,619,411.58	60,342,104.45	66,576,490.69	120,995,344.06
A Plazo	60,029,229.50	14,993,000.00	5,000,000.00	5,000,000.00	5,000,000.00
Otros	55,344.12	102,535.93	168,264.36	132,285.81	322,993.77
CARTERA CREDITICIA NETA	137,076,131.53	195,193,692.56	180,433,468.45	174,536,749.16	208,502,329.98
Interna	0.00	0.00	0.00	0.00	0.00
Externa	143,544,717.67	201,335,278.70	186,575,054.59	180,572,335.30	214,537,916.12
Menos Provisiones	6,468,586.14	6,141,586.14	6,141,586.14	6,035,586.14	6,035,586.14
Interna	0.00	0.00	0.00	0.00	0.00
Externa	6,468,586.14	6,141,586.14	6,141,586.14	6,035,586.14	6,035,586.14
INVERSIONES EN VALORES NETA	347,625,824.35	391,060,934.11	425,455,023.61	426,813,169.30	351,474,651.18
Internas	0.00	0.00	0.00	0.00	0.00
Externas	347,625,824.35	391,060,934.11	425,455,023.61	426,813,169.30	351,474,651.18
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	3,966,468.88	4,406,465.58	4,793,185.86	4,607,102.68	4,562,056.48



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Internos	66,456.21	502,300.29	197,219.39	166,604.99	183,097.35
Externos	3,900,012.67	3,904,165.29	4,595,966.47	4,440,497.69	4,378,959.13
ACTIVO TOTAL NETO	617,108,748.03	665,420,149.64	688,333,260.24	690,235,215.28	702,681,388.29
DEPOSITOS	551,527,290.37	600,733,676.14	623,845,408.97	626,437,557.95	637,744,214.60
Internos	10,044,294.27	9,654,989.65	10,213,148.41	8,084,655.33	11,647,538.91
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	10,044,294.27	9,654,989.65	10,213,148.41	8,084,655.33	11,647,538.91
A la Vista	466,623.40	600,564.65	472,384.49	755,912.52	3,298,092.13
A Plazo	9,459,986.58	8,941,549.35	9,534,254.09	7,104,204.36	8,004,204.36
De Ahorros	117,684.29	112,875.65	206,509.83	224,538.45	345,242.42
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	541,482,996.10	591,078,686.49	613,632,260.56	618,352,902.62	626,096,675.69
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	517,030,180.05	567,488,507.62	604,949,503.99	608,689,163.31	617,160,356.09
A la Vista	48,813,162.20	55,504,122.02	58,416,025.07	54,141,035.46	53,807,877.95
A Plazo	455,814,545.62	497,335,943.44	522,232,188.55	532,661,124.88	540,461,601.45
De Ahorros	12,402,472.23	14,648,442.16	24,301,290.37	21,887,002.97	22,890,876.69
De Bancos	24,452,816.05	23,590,178.87	8,682,756.57	9,663,739.31	8,936,319.60
A la Vista	15,674,085.05	16,113,710.30	1,202,565.74	2,065,254.12	3,510,935.51
A Plazo	8,778,731.00	7,476,468.57	7,480,190.83	7,598,485.19	5,425,384.09
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	35,114,560.13	34,941,787.77	35,173,917.60	34,045,989.48	34,513,404.42
Internos	548,266.82	686,669.11	83,206.18	76,356.13	103,847.98
Externos	34,566,293.31	34,255,118.66	35,090,711.42	33,969,633.35	34,409,556.44
PATRIMONIO	30,466,897.53	29,744,685.72	29,313,933.67	29,751,667.83	30,423,769.27
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	10,961,291.67	11,052,032.02	11,001,306.38	10,955,652.34	12,168,264.67
Gan/Perd en Inv. Dis. para la Venta	-1,494,394.14	-2,307,346.30	-2,687,372.71	-2,203,984.51	-2,744,495.40
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	617,108,748.03	665,420,149.63	688,333,260.24	690,235,215.26	702,681,388.29