



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

Descripcion	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	24,125,906.70	5,985,092.32	12,436,699.27	18,460,947.08	26,488,683.99	
Préstamos	17,647,548.32	4,582,590.43	9,779,645.63	14,837,346.49	21,657,192.07	
Depósitos	4,176,921.44	427,111.89	800,666.71	888,426.80	993,906.63	
Inversiones	2,301,436.94	975,390.00	1,856,386.93	2,735,173.79	3,837,585.29	
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	27,163,471.73	7,044,079.53	14,256,149.44	21,200,483.08	27,762,441.06	
Intereses Pagados	26,828,469.64	6,917,409.03	14,030,177.13	20,896,620.56	27,444,517.95	
Comisiones	335,002.09	126,670.50	225,972.31	303,862.52	317,923.11	
INGRESO NETO DE INTERESES	-3,037,565.03	-1,058,987.21	-1,819,450.17	-2,739,536.00	-1,273,757.07	
OTROS INGRESOS	23,802,724.81	1,671,745.85	2,936,897.98	4,336,154.01	4,660,435.53	
Comisiones	85,002.61	234,723.29	263,152.01	331,703.84	367,442.97	
Oper. con Divisas	-71.09	84.14	-22,850.58	-14,416.84	-16,913.69	
Dividendos	1,239,212.81	9,043.68	49,762.71	62,021.63	68,502.30	
Otros Ingresos	22,478,580.48	1,427,894.74	2,646,833.84	3,956,845.38	4,241,403.95	
INGRESOS DE OPERACIONES	20,765,159.78	612,758.64	1,117,447.81	1,596,618.01	3,386,678.46	
EGRESOS GENERALES	11,608,064.76	522,018.29	1,077,433.10	1,602,257.34	2,179,705.46	
Gastos Administrativos	10,968,074.90	386,194.69	776,351.66	1,148,607.23	1,554,628.99	
Gastos Generales	76,240.28	15,456.22	43,779.36	63,047.19	110,907.57	
G. de Depreciación	45,968.61	12,380.57	27,081.20	49,592.28	53,304.66	
Otros Gastos	517,780.97	107,986.81	230,220.88	341,010.64	460,864.24	
UTILIDADES ANTES DE PROVISIONES	9,157,095.02	90,740.35	40,014.71	-5,639.33	1,206,973.00	
CUENTAS MALAS	3,598,000.00	0.00	0.00	0.00	0.00	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	5,559,095.02	90,740.35	40,014.71	-5,639.33	1,206,973.00