

**BANCO PICHINCHA PANAMÁ, S. A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2022**

	2021	2022			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	42,286,895.59	9,042,849.14	18,443,402.39	28,489,990.68	39,188,870.23
PRESTAMOS	36,324,690.02	7,802,203.90	15,950,496.78	24,632,512.46	34,068,665.46
DEPOSITOS	1,461,027.14	313,800.17	694,005.42	1,345,720.55	2,005,084.45
INVERSIONES	4,501,178.43	926,845.07	1,798,900.19	2,511,757.67	3,115,120.32
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	24,915,225.44	4,540,035.37	8,804,786.50	13,073,379.60	17,619,398.94
INTERESES PAGADOS	24,774,718.56	4,487,364.42	8,719,900.37	12,979,674.89	17,517,347.13
COMISIONES	140,506.88	52,670.95	84,886.13	93,704.71	102,051.81
INGRESO NETO DE INTERESES	17,371,670.15	4,502,813.77	9,638,615.89	15,416,611.08	21,569,471.29
OTROS INGRESOS	9,663,378.06	1,276,794.31	6,171,560.88	8,465,120.24	9,747,609.49
COMISIONES	1,062,468.04	209,967.17	362,992.52	649,746.54	841,955.52
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	8,600,910.02	1,066,827.14	5,808,568.36	7,815,373.70	8,905,653.97
INGRESOS DE OPERACIONES	27,035,048.21	5,779,608.08	15,810,176.77	23,881,731.32	31,317,080.78
EGRESOS GENERALES	11,825,549.83	2,733,409.48	6,199,967.36	9,735,949.57	13,364,926.54
GASTOS ADMINISTRATIVOS	6,154,221.19	1,512,475.06	3,129,032.83	4,834,019.38	6,595,625.15
GASTOS GENERALES	2,139,030.09	394,555.93	1,282,329.20	2,290,758.30	3,170,986.88
GASTOS DE DEPRECIACION	2,226,702.46	444,996.89	890,606.32	1,331,585.34	1,832,710.75
OTROS GASTOS	1,305,596.09	381,381.60	897,999.01	1,279,586.55	1,765,603.76
UTILIDADES ANTES DE PROVISIONES	15,209,498.38	3,046,198.60	9,610,209.41	14,145,781.75	17,952,154.24
CUENTAS MALAS	13,849,745.85	2,774,931.03	8,940,402.40	12,524,732.76	15,301,355.81
UTILIDAD DEL PERIODO	1,359,752.53	271,267.57	669,807.01	1,621,048.99	2,650,798.43