

BANCO PICHINCHA PANAMÁ, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(6,040.99)	(6.33%)	95,466.63	90,577.33	96,357.64	99,346.68	113,336.02	87,531.84	104,886.27	98,329.92	84,351.88	80,767.73	85,663.77	83,628.54	89,425.64
Depositos Locales en Bancos	(384.25)	(8.29%)	4,635.58	4,270.25	5,750.37	6,271.97	6,495.40	6,097.41	7,464.28	6,495.15	3,921.13	1,532.85	2,253.41	5,748.97	4,251.33
A la Vista	(784.25)	(29.76%)	2,635.58	2,270.25	1,350.37	2,871.97	1,495.40	1,497.41	3,264.28	2,195.15	2,921.13	1,532.85	1,253.41	3,748.97	1,851.33
A Plazo	400.00	20.00%	2,000.00	2,000.00	4,400.00	3,400.00	5,000.00	4,600.00	4,200.00	4,300.00	1,000.00	0.00	1,000.00	2,000.00	2,400.00
Depositos Extranjeros en Bancos	(5,813.55)	(6.41%)	90,655.78	86,148.62	90,422.48	92,942.34	106,643.19	81,164.58	97,192.61	91,702.53	80,233.48	78,944.78	83,073.97	77,674.32	84,842.22
A la Vista	1,686.45	6.84%	24,655.78	20,148.62	24,422.48	41,442.34	55,143.19	20,164.58	33,692.61	33,202.53	21,733.48	20,444.78	24,573.97	19,174.32	26,342.22
A Plazo	(7,500.00)	(11.36%)	66,000.00	66,000.00	66,000.00	51,500.00	51,500.00	61,000.00	63,500.00	58,500.00	58,500.00	58,500.00	58,500.00	58,500.00	58,500.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	156.82	89.47%	175.27	158.46	184.79	132.37	197.44	269.85	229.38	132.25	197.27	290.10	336.39	205.25	332.09
CARTERA CREDITICIA	503.36	0.17%	305,015.87	303,766.24	283,384.95	273,138.84	266,979.83	263,345.86	273,267.86	270,562.52	278,524.90	295,185.30	291,249.13	299,309.08	305,519.22
Locales	14,897.71	25.23%	59,037.14	58,809.25	59,484.25	61,985.51	61,782.30	63,151.52	61,761.51	58,717.02	65,554.49	66,513.58	68,196.99	71,014.28	73,934.85
Extranjero	(13,399.12)	(5.40%)	248,356.95	247,334.20	226,080.21	213,603.79	207,647.98	202,644.80	213,928.19	214,062.34	215,202.96	231,189.27	225,939.70	231,482.35	234,957.83
Menos Provisiones	995.23	41.85%	2,378.23	2,377.20	2,179.52	2,450.46	2,450.46	2,450.46	2,421.83	2,216.84	2,232.56	2,517.55	2,887.57	3,187.55	3,373.46
Locales	(20.26)	(5.40%)	375.11	385.97	382.87	676.42	675.34	675.78	798.14	87.93	102.50	309.15	308.91	312.58	354.84
Extranjero	1,015.50	50.70%	2,003.12	1,991.23	1,796.64	1,774.04	1,775.12	1,774.68	1,623.69	2,128.91	2,130.06	2,208.40	2,578.67	2,874.97	3,018.62
INVERSIONES EN VALORES	(62,564.71)	(13.60%)	460,087.06	453,144.88	465,649.93	466,444.05	453,451.91	481,931.70	469,595.84	476,202.84	483,059.51	438,286.82	430,173.97	420,038.21	397,522.35
Locales	16,571.59	119.13%	13,910.64	15,918.30	20,079.24	23,304.56	22,505.96	25,721.81	26,747.01	26,781.72	27,784.93	28,735.24	29,834.45	29,523.43	30,482.23
Extranjero	(79,136.31)	(17.74%)	446,176.43	437,226.59	445,570.69	443,139.49	430,945.94	456,209.89	442,848.83	449,421.12	455,274.58	409,551.58	400,339.53	390,514.78	367,040.12
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	787.51	5.48%	14,369.46	15,583.12	16,128.76	14,296.23	14,074.35	13,234.96	11,969.19	12,289.76	13,786.12	13,835.60	14,279.19	14,525.68	15,156.97
Locales	451.22	10.81%	4,173.86	4,225.65	4,402.98	4,779.64	4,707.53	4,701.44	4,696.72	4,507.27	4,387.95	4,498.10	4,416.64	4,524.96	4,625.08
Extranjero	336.28	3.30%	10,195.60	11,357.47	11,725.78	9,516.59	9,366.82	8,533.52	7,272.47	7,782.49	9,398.17	9,337.50	9,862.55	10,000.72	10,531.89
TOTAL DE ACTIVOS	(67,314.83)	(7.69%)	874,939.02	863,071.57	861,521.27	853,225.80	847,842.11	846,044.36	859,719.16	857,385.04	859,722.41	828,075.45	821,366.06	817,501.51	807,624.19
DEPOSITOS	(61,539.51)	(7.93%)	776,502.85	765,630.44	762,882.84	755,024.19	750,380.59	752,060.29	765,669.43	761,425.75	765,380.77	734,394.95	728,439.54	723,426.06	714,963.35
Locales	24,492.39	81.99%	29,872.05	26,488.25	27,220.62	26,363.72	27,210.33	30,305.77	29,589.81	30,911.29	29,672.47	29,610.63	32,711.18	54,623.95	54,364.44

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	24,492.39	81.99%	29,872.05	26,488.25	27,220.62	26,363.72	27,210.33	30,305.77	29,589.81	30,911.29	29,672.47	29,610.63	32,711.18	54,623.95	54,364.44
A la Vista	1,368.51	16.99%	8,055.88	6,865.51	7,486.77	6,444.13	7,664.86	7,939.76	7,259.27	8,529.79	8,998.21	9,281.68	11,934.27	10,845.45	9,424.39
A Plazo	23,693.35	115.39%	20,533.06	18,397.13	18,397.16	18,588.81	18,678.16	21,515.68	21,510.93	21,451.39	20,142.31	19,841.66	20,341.66	43,317.89	44,226.40
De Ahorros	(569.47)	(44.38%)	1,283.12	1,225.62	1,336.70	1,330.78	867.31	850.33	819.61	930.11	531.96	487.29	435.25	460.61	713.65
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(86,031.89)	(11.52%)	746,630.80	739,142.18	735,662.21	728,660.47	723,170.26	721,754.52	736,079.62	730,514.45	735,708.29	704,784.32	695,728.36	668,802.11	660,598.91
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(85,505.96)	(11.46%)	745,921.81	738,692.39	734,169.95	728,280.82	723,133.96	721,645.30	729,424.54	730,310.58	735,478.13	704,359.60	695,545.85	668,404.87	660,415.85
A la Vista	(2,911.11)	(4.41%)	66,013.14	64,589.80	65,388.54	71,502.55	72,115.51	65,363.15	72,451.75	64,774.80	68,490.14	62,844.31	59,836.97	67,464.97	63,102.02
A Plazo	(83,863.38)	(13.19%)	635,951.20	629,315.77	623,390.84	608,949.77	600,589.89	604,080.06	603,249.75	604,479.09	616,210.33	595,041.75	587,465.69	557,817.60	552,087.82
De Ahorros	1,268.54	2.89%	43,957.47	44,786.81	45,390.57	47,828.50	50,428.55	52,202.09	53,723.04	61,056.69	50,777.66	46,473.54	48,243.19	43,122.30	45,226.00
De Bancos	(525.94)	(74.18%)	708.99	449.80	1,492.26	379.65	36.30	109.22	6,655.08	203.87	230.16	424.72	182.51	397.24	183.06
A la Vista	(525.94)	(74.18%)	708.99	449.80	1,492.26	379.65	36.30	109.22	6,655.08	203.87	230.16	424.72	182.51	397.24	183.06
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(8,896.77)	(44.49%)	19,995.20	17,592.11	17,728.48	17,309.02	15,423.96	10,577.81	10,239.10	10,358.61	10,833.71	10,796.94	9,942.39	11,998.01	11,098.43
Locales	(1,100.43)	(35.88%)	3,066.96	1,803.82	2,099.38	3,098.78	1,490.90	1,752.15	1,619.46	1,727.79	2,267.24	2,517.44	1,631.61	2,486.41	1,966.54
Extranjero	(7,796.34)	(46.06%)	16,928.23	15,788.29	15,629.11	14,210.23	13,933.06	8,825.65	8,619.64	8,630.82	8,566.47	8,279.50	8,310.78	9,511.61	9,131.89
PATRIMONIO	3,121.44	3.98%	78,440.97	79,849.03	80,909.96	80,892.60	82,037.56	83,406.27	83,810.63	85,600.69	83,507.94	82,883.56	82,984.13	82,077.44	81,562.42
Capital	0.00	0.00%	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00	21,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	(272.07)	(2.41%)	11,269.40	12,897.31	12,998.90	12,588.80	12,425.42	12,074.77	10,892.96	10,259.97	10,192.25	11,695.16	11,287.80	11,256.78	10,997.33
Provisiones Dinámicas	0.00	0.00%	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50	4,883.50
Otras Reservas	(272.07)	(4.26%)	6,385.90	8,013.81	8,115.40	7,705.30	7,541.92	7,191.28	6,009.46	5,376.47	5,308.75	6,811.66	6,404.30	6,373.28	6,113.83

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	3,897.30	9.71%	40,135.56	45,675.61	45,574.01	45,874.14	46,037.53	46,385.41	47,567.23	48,200.22	44,837.94	43,335.03	43,742.39	43,773.41	44,032.86
Utilidad de Periodo	(888.04)	(12.39%)	7,167.95	559.44	904.45	1,503.80	1,912.87	2,539.26	3,243.78	3,907.70	4,809.57	4,915.71	5,368.12	5,844.99	6,279.92
Ganancia o Perdida en Valores Disponibles para la Venta	384.25	(33.95%)	(1,131.94)	(283.32)	432.59	(74.15)	661.75	1,406.82	1,106.66	2,232.80	2,668.19	1,937.66	1,585.83	202.26	(747.69)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	(67,314.83)	(7.69%)	874,939.02	863,071.57	861,521.27	853,225.80	847,842.11	846,044.36	859,719.16	857,385.04	859,722.41	828,075.45	821,366.06	817,501.51	807,624.19