

BANCO PICHINCHA PANAMÁ, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,612.78	1.80%	89,425.64	93,944.91	83,617.47	81,569.87	79,662.25	90,388.04	88,639.35	91,157.51	87,136.89	78,996.46	75,263.59	81,994.29	91,038.43
Depositos Locales en Bancos	(1,851.02)	(43.54%)	4,251.33	6,062.62	4,104.01	2,734.68	2,727.40	4,545.32	2,999.49	8,733.03	3,453.13	2,163.70	2,052.04	2,232.41	2,400.31
A la Vista	(651.02)	(35.17%)	1,851.33	1,662.62	1,404.01	534.68	1,227.40	2,445.32	1,499.49	5,733.03	1,453.13	2,163.70	2,052.04	2,232.41	1,200.31
A Plazo	(1,200.00)	(50.00%)	2,400.00	4,400.00	2,700.00	2,200.00	1,500.00	2,100.00	1,500.00	3,000.00	2,000.00	0.00	0.00	0.00	1,200.00
Depositos Extranjeros en Bancos	3,565.16	4.20%	84,842.22	87,673.74	79,143.35	78,633.30	76,758.85	85,520.64	85,304.69	82,083.37	83,373.98	76,532.79	72,849.00	79,509.57	88,407.38
A la Vista	9,011.11	34.21%	26,342.22	29,173.74	20,643.35	20,133.30	18,258.85	23,966.59	26,250.64	23,029.32	24,319.93	17,478.74	8,794.95	26,455.52	35,353.33
A Plazo	(5,445.95)	(9.31%)	58,500.00	58,500.00	58,500.00	58,500.00	58,500.00	61,554.05	59,054.05	59,054.05	59,054.05	59,054.05	64,054.05	53,054.05	53,054.05
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	(101.35)	(30.52%)	332.09	208.55	370.11	201.89	176.01	322.09	335.17	341.11	309.78	299.98	362.56	252.31	230.74
CARTERA CREDITICIA	80,787.83	26.44%	305,519.22	301,505.16	298,764.80	299,998.33	295,863.42	288,338.85	281,535.00	291,688.67	308,534.37	309,980.65	316,367.71	346,374.28	386,307.06
Locales	30,032.92	40.62%	73,934.85	90,433.22	86,380.24	90,516.19	91,433.27	88,461.49	88,012.95	102,675.37	101,595.30	104,157.24	102,092.80	102,896.62	103,967.78
Extranjero	52,523.91	22.35%	234,957.83	216,023.22	217,275.99	214,249.24	209,118.90	204,400.26	197,901.57	193,248.35	211,295.46	210,038.77	218,281.54	247,484.29	287,481.74
Menos Provisiones	1,769.01	52.44%	3,373.46	4,951.29	4,891.43	4,767.10	4,688.75	4,522.91	4,379.52	4,235.05	4,356.38	4,215.35	4,006.63	4,006.63	5,142.46
Locales	471.03	132.74%	354.84	1,039.66	843.52	1,122.20	1,507.27	1,290.67	1,144.31	873.89	665.59	711.03	989.58	989.66	825.87
Extranjero	1,297.98	43.00%	3,018.62	3,911.63	4,047.91	3,644.90	3,181.48	3,232.24	3,235.21	3,361.16	3,690.79	3,504.32	3,017.05	3,016.97	4,316.60
INVERSIONES EN VALORES	(62,555.85)	(15.74%)	397,522.35	397,753.90	395,821.25	386,125.33	378,419.85	372,894.78	363,647.52	349,594.43	333,159.35	330,077.86	322,504.48	337,767.17	334,966.50
Locales	(3,213.07)	(10.54%)	30,482.23	30,384.20	30,166.94	28,041.61	28,999.56	29,892.21	23,808.09	21,809.26	21,762.06	21,724.28	21,617.14	28,722.95	27,269.16
Extranjero	(59,342.78)	(16.17%)	367,040.12	369,258.09	367,542.70	359,779.66	351,179.02	344,783.05	341,917.72	329,980.31	311,397.29	308,353.58	300,887.34	309,044.22	307,697.34
Menos Provisiones	0.00	0.00%	0.00	1,888.39	1,888.39	1,695.94	1,758.73	1,780.48	2,078.29	2,195.14	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	477.16	477.16	328.89	119.26	116.68	342.66	81.41	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	1,411.23	1,411.23	1,367.05	1,639.47	1,663.80	1,735.63	2,113.73	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	6,717.08	44.32%	15,156.97	17,912.14	18,743.47	19,343.23	20,042.97	16,176.36	16,246.50	16,821.02	16,594.94	16,789.61	16,653.71	20,240.73	21,874.05
Locales	1,651.69	35.71%	4,625.08	4,444.98	4,492.21	5,672.55	5,390.53	5,529.49	5,329.74	5,545.98	5,604.91	5,786.20	5,612.40	5,758.60	6,276.78
Extranjero	5,065.39	48.10%	10,531.89	13,467.16	14,251.25	13,670.68	14,652.45	10,646.88	10,916.76	11,275.04	10,990.04	11,003.40	11,041.31	14,482.13	15,597.27
TOTAL DE ACTIVOS	26,561.84	3.29%	807,624.19	811,116.10	796,946.99	787,036.76	773,988.50	767,798.04	750,068.37	749,261.63	745,425.56	735,844.58	730,789.49	786,376.47	834,186.04
DEPOSITOS	(95,599.12)	(13.37%)	714,963.35	722,886.05	709,554.11	700,851.25	687,146.86	681,509.56	663,400.11	657,529.44	659,311.26	648,094.80	642,841.86	637,387.12	619,364.23
Locales	(11,697.40)	(21.52%)	54,364.44	52,269.37	51,726.86	46,580.27	45,434.48	44,589.18	45,341.98	44,464.42	49,397.64	43,767.33	43,914.58	43,259.32	42,667.03

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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	(11,697.40)	(21.52%)	54,364.44	52,269.37	51,726.86	46,580.27	45,434.48	44,589.18	45,341.98	44,464.42	49,397.64	43,767.33	43,914.58	43,259.32	42,667.03
A la Vista	876.01	9.30%	9,424.39	7,116.23	8,353.30	11,123.07	9,876.91	9,305.51	9,647.16	8,734.62	7,912.66	7,542.23	8,061.66	7,135.42	10,300.40
A Plazo	(12,113.60)	(27.39%)	44,226.40	44,157.08	42,476.46	35,022.43	34,952.48	34,990.42	35,416.90	35,371.66	35,898.79	35,972.83	35,446.26	35,811.54	32,112.80
De Ahorros	(459.81)	(64.43%)	713.65	996.06	897.10	434.78	605.09	293.25	277.92	358.15	5,586.19	252.28	406.66	312.37	253.83
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	(83,901.71)	(12.70%)	660,598.91	670,616.67	657,827.24	654,270.98	641,712.38	636,920.38	618,058.13	613,065.02	609,913.62	604,327.47	598,927.28	594,127.80	576,697.20
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	(84,002.86)	(12.72%)	660,415.85	670,239.11	657,446.97	654,060.42	640,945.89	636,480.25	617,356.85	612,434.45	608,041.60	603,828.13	598,698.85	593,763.46	576,413.00
A la Vista	(15,422.86)	(24.44%)	63,102.02	62,228.60	59,056.62	63,120.35	57,265.50	63,600.62	61,293.71	53,016.69	54,603.11	57,919.73	51,414.98	50,017.81	47,679.17
A Plazo	(56,166.84)	(10.17%)	552,087.82	553,092.91	546,815.99	539,828.38	533,953.36	520,163.84	507,430.24	517,443.82	507,121.73	504,395.79	509,301.94	509,897.73	495,920.98
De Ahorros	(12,413.15)	(27.45%)	45,226.00	54,917.59	51,574.36	51,111.68	49,727.02	52,715.79	48,632.90	41,973.95	46,316.76	41,512.62	37,981.92	33,847.93	32,812.85
De Bancos	101.14	55.25%	183.06	377.57	380.27	210.56	766.49	440.13	701.28	630.57	1,872.02	499.34	228.43	364.34	284.20
A la Vista	101.14	55.25%	183.06	377.57	380.27	210.56	766.49	440.13	701.28	630.57	1,872.02	499.34	228.43	364.34	284.20
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	125,338.21	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,338.20	125,338.21
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	125,338.21	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,338.20	125,338.21
OTROS PASIVOS	741.93	6.68%	11,098.43	10,766.50	11,529.16	10,096.59	10,893.05	10,320.88	10,897.61	13,703.03	10,722.00	11,397.34	12,026.69	12,007.92	11,840.36
Locales	741.06	37.68%	1,966.54	2,029.28	2,860.87	1,864.74	2,694.59	2,237.78	2,589.76	5,606.92	2,880.51	3,096.80	3,467.08	2,919.37	2,707.60
Extranjero	0.86	0.01%	9,131.89	8,737.21	8,668.29	8,231.85	8,198.46	8,083.10	8,307.85	8,096.11	7,841.49	8,300.54	8,559.61	9,088.55	9,132.76
PATRIMONIO	(3,919.17)	(4.81%)	81,562.42	77,463.56	75,863.72	76,088.92	75,948.59	75,967.59	75,770.65	78,029.15	75,392.29	76,352.44	75,920.94	76,643.23	77,643.24
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	(5,156.69)	(46.89%)	10,997.33	8,733.79	8,809.01	9,037.22	7,925.56	7,514.93	6,980.90	7,044.27	6,903.67	7,071.33	7,251.14	7,310.61	5,840.64
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	(5,156.69)	(84.34%)	6,113.83	3,850.29	3,925.51	4,153.72	3,042.06	2,631.43	2,097.40	2,160.77	2,020.17	2,187.84	2,367.64	2,427.11	957.15

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	1,867.66	4.24%	44,032.86	48,869.68	48,794.46	48,758.70	49,531.00	49,919.87	49,960.56	49,780.33	44,837.69	44,670.02	44,490.21	44,430.55	45,900.52
Utilidad de Periodo	3,673.60	58.50%	6,279.92	953.04	1,685.86	2,561.70	3,369.14	4,257.40	5,131.22	6,101.05	7,122.28	7,908.43	9,019.57	9,894.69	9,953.52
Ganancia o Perdida en Valores Disponibles para la Venta	(4,303.75)	575.61%	(747.69)	(2,092.96)	(4,425.61)	(5,268.69)	(5,877.11)	(6,724.61)	(7,302.02)	(5,896.50)	(4,471.34)	(4,297.35)	(5,839.98)	(5,992.61)	(5,051.44)
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	26,561.84	3.29%	807,624.19	811,116.10	796,946.99	787,036.76	773,988.50	767,798.04	750,068.37	749,261.63	745,425.56	735,844.58	730,789.49	786,376.47	834,186.04