

**BANCO PICHINCHA PANAMÁ, S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(29,575.12)	(17.76%)	166,488.36	176,002.47	169,242.42	195,474.10	164,839.07	174,523.37	128,870.24	142,742.14	138,465.87	126,459.23	130,957.39	122,817.42	136,913.24
Depositos Locales en Bancos	(41,949.79)	(64.91%)	64,632.37	63,151.59	62,208.39	65,808.48	56,650.40	51,611.32	23,957.05	22,142.73	17,253.88	16,526.89	21,198.83	24,099.60	22,682.59
A la Vista	(26,951.95)	(66.33%)	40,632.37	35,151.59	34,208.39	37,308.48	28,150.40	29,111.32	10,457.05	8,642.73	7,153.88	7,526.89	12,198.74	15,097.92	13,680.42
A Plazo	(14,997.83)	(62.49%)	24,000.00	28,000.00	28,000.00	28,500.00	28,500.00	22,500.00	13,500.00	13,500.00	10,100.00	9,000.00	9,000.10	9,001.68	9,002.17
Depositos Extranjeros en Bancos	12,306.73	12.11%	101,590.06	112,493.26	106,668.38	129,319.73	107,879.62	122,655.69	104,497.25	120,105.44	120,700.22	109,524.46	109,422.16	98,410.90	113,896.79
A la Vista	(11,851.36)	(12.40%)	95,590.06	106,493.26	100,668.38	123,319.73	102,879.62	117,655.69	99,497.25	115,105.44	110,700.22	79,524.46	79,422.16	68,410.90	83,738.70
A Plazo	24,158.09	402.63%	6,000.00	6,000.00	6,000.00	6,000.00	5,000.00	5,000.00	5,000.00	5,000.00	10,000.00	30,000.00	30,000.00	30,000.00	30,158.09
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	67.93	25.55%	265.93	357.62	365.65	345.89	309.04	256.37	415.94	493.98	511.77	407.88	336.40	306.92	333.86
<b>CARTERA CREDITICIA</b>	5,231.64	1.15%	456,507.69	452,042.73	454,357.30	451,462.94	449,611.64	429,264.17	442,007.86	440,893.44	444,372.94	458,394.22	465,307.14	465,765.26	461,739.34
Locales	(5,763.59)	(6.11%)	94,355.23	94,541.26	94,219.35	94,634.03	94,918.17	100,453.13	103,445.54	103,224.78	99,460.38	100,498.00	94,593.53	93,567.21	88,591.64
Extranjero	14,911.95	4.06%	367,061.82	362,695.64	365,482.33	362,394.86	360,879.58	335,992.12	346,731.18	344,936.17	352,899.56	366,123.39	378,580.69	380,069.25	381,973.77
Menos Provisiones	3,916.72	79.78%	4,909.35	5,194.17	5,344.38	5,565.94	6,186.11	7,181.07	8,168.87	7,267.51	7,987.00	8,227.17	7,867.08	7,871.19	8,826.07
Locales	121.41	3.01%	4,035.59	2,943.75	4,087.43	3,882.15	4,254.77	4,504.89	2,977.34	3,733.10	4,681.53	6,950.04	7,589.66	7,587.56	4,157.00
Extranjero	3,795.31	434.37%	873.76	2,250.41	1,256.95	1,683.79	1,931.34	2,676.19	5,191.53	3,534.41	3,305.48	1,277.13	277.42	283.63	4,669.07
<b>INVERSIONES EN VALORES</b>	35,706.70	30.49%	117,119.50	129,226.88	135,977.82	154,031.17	176,279.41	170,000.79	172,711.97	170,888.10	175,304.47	179,750.89	163,968.22	150,501.16	152,826.20
Locales	22,782.89	76.66%	29,718.50	39,367.43	39,370.69	43,727.22	48,962.46	48,556.34	53,826.30	53,732.99	59,368.33	62,465.29	60,374.64	52,404.92	52,501.39
Extranjero	12,923.81	14.79%	87,401.00	89,859.46	96,607.13	110,303.95	127,316.95	121,444.45	118,885.67	117,155.12	115,936.14	117,285.60	103,593.58	98,096.24	100,324.81
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
<b>OTROS ACTIVOS</b>	(7,414.36)	(10.89%)	68,071.89	57,343.67	56,043.92	57,642.29	59,913.58	62,828.08	58,823.07	51,103.11	52,930.07	61,472.04	62,425.19	69,125.53	60,657.53
Locales	13,367.79	34.16%	39,128.09	42,855.07	43,067.49	39,836.68	41,753.46	42,130.04	46,182.88	42,591.10	44,013.12	40,407.83	19,334.29	53,533.79	52,495.88
Extranjero	(20,782.15)	(71.80%)	28,943.80	14,488.60	12,976.43	17,805.61	18,160.12	20,698.04	12,640.19	8,512.00	8,916.95	21,064.21	43,090.90	15,591.74	8,161.65
<b>TOTAL DE ACTIVOS</b>	3,948.86	0.49%	808,187.44	814,615.75	815,621.46	858,610.51	850,643.69	836,616.42	802,413.14	805,626.79	811,073.34	826,076.37	822,657.94	808,209.37	812,136.31
<b>DEPOSITOS</b>	12,894.62	1.91%	674,302.10	677,183.45	677,522.79	721,052.58	714,065.68	706,406.66	692,019.52	695,001.53	702,675.30	698,837.76	694,483.11	681,532.96	687,196.72
Locales	(3,604.43)	(7.25%)	49,734.04	49,925.72	50,844.91	57,206.81	51,035.89	48,940.82	47,918.23	52,883.33	57,350.32	51,610.56	51,305.28	48,769.06	46,129.62

**BANCO PICHINCHA PANAMÁ, S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2021												
			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	(3,604.43)	(7.25%)	49,734.04	49,925.72	50,844.91	57,206.81	51,035.89	48,940.82	47,918.23	52,883.33	57,350.32	51,610.56	51,305.28	48,769.06	46,129.62
A la Vista	(3,344.00)	(23.34%)	14,324.61	13,489.73	14,066.38	20,107.16	17,390.04	13,277.11	12,521.94	13,589.48	13,087.86	13,794.35	10,776.99	12,427.24	10,980.60
A Plazo	(422.61)	(1.23%)	34,436.10	35,382.59	35,556.55	35,596.18	32,676.43	34,679.42	34,817.25	38,542.53	38,555.52	37,005.52	38,946.00	34,448.07	34,013.50
De Ahorros	162.18	16.66%	973.33	1,053.41	1,221.99	1,503.46	969.42	984.29	579.04	751.32	5,706.94	810.69	1,582.28	1,893.76	1,135.52
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	16,499.05	2.64%	624,568.05	627,257.73	626,677.87	663,845.78	663,029.79	657,465.84	644,101.29	642,118.20	645,324.98	647,227.20	643,177.83	632,763.90	641,067.10
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	15,987.03	2.57%	622,775.31	625,819.48	626,067.36	662,234.00	662,297.99	657,221.28	643,666.88	641,348.93	644,903.32	646,582.72	641,918.84	631,897.01	638,762.35
A la Vista	9,181.14	22.69%	40,471.46	39,067.55	41,649.69	46,519.29	49,077.64	46,352.46	44,205.91	46,670.55	48,855.81	51,571.44	51,066.22	40,206.54	49,652.60
A Plazo	(30,732.26)	(5.53%)	555,984.01	558,082.52	548,677.39	583,601.03	569,648.38	568,382.88	548,704.89	544,105.51	548,329.32	549,940.34	548,257.21	548,082.73	525,251.75
De Ahorros	37,538.15	142.62%	26,319.84	28,669.42	35,740.28	32,113.67	43,571.98	42,485.94	50,756.07	50,572.87	47,718.19	45,070.94	42,595.41	43,607.74	63,857.99
De Bancos	512.02	28.56%	1,792.74	1,438.25	610.51	1,611.78	731.80	244.56	434.41	769.28	421.65	644.48	1,258.99	866.89	2,304.76
A la Vista	512.02	28.56%	1,792.74	1,438.25	610.51	1,611.78	731.80	244.56	434.41	769.28	421.65	644.48	1,258.99	866.89	2,304.76
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
<b>OBLIGACIONES</b>	<b>(9,962.20)</b>	<b>(32.93%)</b>	<b>30,253.63</b>	<b>29,267.14</b>	<b>30,022.04</b>	<b>32,026.83</b>	<b>32,032.81</b>	<b>25,987.59</b>	<b>6,506.84</b>	<b>6,529.59</b>	<b>9,551.75</b>	<b>15,424.91</b>	<b>15,424.91</b>	<b>13,445.79</b>	<b>20,291.44</b>
Locales	19,495.56	2,599.41%	750.00	1,763.51	4,518.41	6,523.20	6,529.17	6,533.96	6,506.84	6,529.59	9,551.75	9,573.91	15,424.91	13,445.79	20,245.56
Extranjero	(29,457.76)	(99.84%)	29,503.63	27,503.63	25,503.63	25,503.63	25,503.63	19,453.63	0.00	0.00	0.00	5,851.00	0.00	0.00	45.87
<b>OTROS PASIVOS</b>	<b>5,503.43</b>	<b>36.73%</b>	<b>14,984.56</b>	<b>19,127.40</b>	<b>19,072.88</b>	<b>17,140.94</b>	<b>15,692.16</b>	<b>15,132.62</b>	<b>14,764.11</b>	<b>14,929.96</b>	<b>15,245.84</b>	<b>28,577.93</b>	<b>29,025.01</b>	<b>27,612.27</b>	<b>20,487.99</b>
Locales	4,562.73	175.72%	2,596.66	4,357.29	4,660.54	4,637.39	3,291.97	3,312.32	3,711.69	3,245.71	3,759.24	8,532.50	8,334.62	6,994.38	7,159.39
Extranjero	940.70	7.59%	12,387.90	14,770.12	14,412.35	12,503.56	12,400.19	11,820.30	11,052.42	11,684.25	11,486.59	20,045.43	20,690.38	20,617.89	13,328.60
<b>PATRIMONIO</b>	<b>(4,486.99)</b>	<b>(5.06%)</b>	<b>88,647.15</b>	<b>89,037.75</b>	<b>89,003.75</b>	<b>88,390.15</b>	<b>88,853.04</b>	<b>89,089.56</b>	<b>89,122.68</b>	<b>89,165.71</b>	<b>83,600.46</b>	<b>83,235.78</b>	<b>83,724.92</b>	<b>85,618.35</b>	<b>84,160.16</b>
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	(3,024.14)	(32.43%)	9,324.58	9,702.43	8,999.84	9,383.44	7,485.30	6,330.20	6,300.44	7,035.89	6,595.34	6,300.44	6,300.44	6,300.44	6,300.44
Provisiones Dinámicas	0.00	0.00%	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44	6,300.44
Otras Reservas	(3,024.14)	(100.00%)	3,024.14	3,401.99	2,699.39	3,083.00	1,184.86	29.76	0.00	735.45	294.90	0.00	0.00	0.00	0.00

**BANCO PICHINCHA PANAMÁ, S. A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2020 A DICIEMBRE 2021**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	1,747.86	3.31%	52,733.66	56,451.99	57,154.45	56,894.36	58,790.96	59,946.06	59,818.58	59,083.13	54,186.62	54,481.51	54,481.51	54,481.51	54,481.51
Utilidad de Periodo	(3,032.08)	(75.07%)	4,038.75	102.31	308.44	357.15	564.17	600.76	809.83	1,087.49	1,177.98	1,313.74	2,000.18	2,104.39	1,006.67
Ganancia o Perdida en Valores Disponibles para la Venta	(178.63)	(11.52%)	1,550.16	1,781.03	1,541.02	755.20	1,012.61	1,212.53	1,193.83	959.20	640.53	140.08	(57.21)	1,732.01	1,371.53
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
<b>PASIVO Y PATRIMONIO</b>	<b>3,948.86</b>	<b>0.49%</b>	<b>808,187.44</b>	<b>814,615.75</b>	<b>815,621.46</b>	<b>858,610.51</b>	<b>850,643.69</b>	<b>836,616.42</b>	<b>802,413.14</b>	<b>805,626.79</b>	<b>811,073.34</b>	<b>826,076.37</b>	<b>822,657.94</b>	<b>808,209.37</b>	<b>812,136.31</b>