

BANCO PICHINCHA PANAMÁ, S. A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	53,816.80	62.97%	85,461.44	77,634.33	83,041.79	64,378.40	76,801.51	46,966.14	85,280.58	81,771.01	82,535.19	111,025.27	123,249.05	125,554.53	139,278.24
Depositos Locales en Bancos	(13,795.06)	(25.24%)	54,646.18	35,833.22	40,285.84	34,504.56	31,303.38	29,781.30	31,148.70	45,806.18	43,245.90	58,327.57	70,945.62	58,989.76	40,851.13
A la Vista	(11,091.19)	(31.45%)	35,269.22	12,448.92	19,902.09	22,145.35	18,927.12	16,876.97	18,192.14	32,842.08	30,247.44	42,244.82	55,855.47	42,392.88	24,178.02
A Plazo	(2,703.87)	(13.95%)	19,376.97	23,384.30	20,383.75	12,359.21	12,376.26	12,904.33	12,956.56	12,964.09	12,998.47	16,082.75	15,090.15	16,596.88	16,673.10
Depositos Extranjeros en Bancos	67,957.84	223.53%	30,401.88	41,419.32	42,437.89	29,622.57	45,063.20	16,882.20	53,836.34	35,783.00	38,931.57	52,432.51	52,089.65	66,413.76	98,359.73
A la Vista	60,721.12	360.28%	16,853.64	27,459.51	28,478.08	15,662.76	31,103.39	8,282.20	48,236.34	29,998.03	33,146.60	46,647.54	46,304.68	60,628.79	77,574.76
A Plazo	7,236.73	53.41%	13,548.24	13,959.81	13,959.81	13,959.81	13,959.81	8,600.00	5,600.00	5,784.97	5,784.97	5,784.97	5,784.97	5,784.97	20,784.97
Menos Provisiones	335.25	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.97	87.06	105.45	103.45	98.70	335.25
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	335.25	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.97	87.06	105.45	103.45	98.70	335.25
Otros	(10.73)	(2.60%)	413.37	381.79	318.05	251.27	434.94	302.63	295.54	268.80	444.77	370.64	317.23	249.71	402.64
CARTERA CREDITICIA	(63,463.44)	(12.38%)	512,653.14	524,915.04	543,495.79	552,616.46	541,150.03	555,528.57	526,094.94	525,129.59	517,341.66	497,651.73	474,861.86	471,854.65	449,189.69
Locales	(36,473.79)	(35.36%)	103,139.28	99,238.44	91,938.92	90,209.33	85,766.38	85,984.37	79,842.90	80,190.08	79,785.49	77,876.23	66,402.80	66,916.18	66,665.49
Extranjero	(29,180.23)	(6.61%)	441,443.23	458,858.90	481,456.27	493,101.31	486,088.83	501,775.16	479,449.22	479,563.87	473,551.09	455,424.29	440,564.07	438,696.39	412,263.00
Menos Provisiones	(2,190.58)	(6.86%)	31,929.37	33,182.30	29,899.39	30,694.19	30,705.18	32,230.96	33,197.17	34,624.36	35,994.91	35,648.80	32,105.02	33,757.92	29,738.79
Locales	(6,088.08)	(19.85%)	30,676.04	32,339.59	25,372.57	25,841.22	26,106.11	27,462.19	28,509.67	29,916.90	31,176.77	30,988.23	27,069.08	28,726.64	24,587.97
Extranjero	3,897.50	310.97%	1,253.32	842.72	4,526.82	4,852.97	4,599.07	4,768.77	4,687.50	4,707.46	4,818.14	4,660.57	5,035.94	5,031.28	5,150.82
INVERSIONES EN VALORES	(26,789.64)	(21.89%)	122,381.59	116,116.84	103,480.96	101,401.00	100,015.54	97,694.94	96,715.04	98,474.71	98,961.76	99,563.76	98,458.89	95,986.20	95,591.95
Locales	(10,704.97)	(39.32%)	27,224.44	27,193.36	27,210.84	27,306.89	26,153.12	21,277.97	18,375.67	18,493.73	18,608.40	16,933.11	16,710.33	16,697.48	16,519.47
Extranjero	(15,987.98)	(16.80%)	95,157.15	88,923.48	76,270.12	74,094.12	73,760.13	76,515.60	78,438.06	80,070.40	80,459.81	82,734.31	81,844.28	79,389.02	79,169.18
Menos Provisiones	96.69	0.00%	0.00	0.00	0.00	0.00	102.29	98.64	98.69	89.42	106.46	103.66	95.72	100.30	96.69
Locales	27.80	0.00%	0.00	0.00	0.00	0.00	32.84	30.34	30.46	30.41	27.96	29.19	27.84	28.17	27.80
Extranjero	68.90	0.00%	0.00	0.00	0.00	0.00	69.45	68.29	68.23	59.01	78.49	74.47	67.88	72.14	68.90
OTROS ACTIVOS	(15,619.36)	(27.20%)	57,434.52	58,141.17	59,471.83	60,316.21	60,053.14	63,349.80	58,409.69	60,309.64	62,370.87	55,941.37	58,484.83	42,347.54	41,815.16
Locales	(15,753.23)	(31.71%)	49,684.04	49,881.50	51,150.53	51,181.45	12,497.61	53,761.45	49,379.09	51,013.92	10,959.68	46,218.39	12,652.99	33,368.32	33,930.81
Extranjero	133.87	1.73%	7,750.48	8,259.67	8,321.30	9,134.76	47,555.53	9,588.35	9,030.59	9,295.72	51,411.18	9,722.97	45,831.84	8,979.22	7,884.35
TOTAL DE ACTIVOS	(52,055.64)	(6.69%)	777,930.69	776,807.38	789,490.37	778,712.07	778,020.22	763,539.45	766,500.24	765,684.95	761,209.47	764,182.13	755,054.63	735,742.91	725,875.04
DEPOSITOS	(8,557.37)	(1.30%)	656,827.43	659,488.94	672,322.05	662,173.85	668,157.54	653,394.35	656,091.20	654,135.73	653,755.96	656,533.30	649,440.80	652,468.58	648,270.05
Locales	10,072.11	12.74%	79,047.24	81,331.75	80,635.56	81,997.60	87,685.22	83,886.02	84,233.68	84,865.38	84,346.63	85,227.62	86,858.39	87,498.58	89,119.35

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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	10,200.70	12.93%	78,918.63	80,291.67	80,634.63	81,997.09	87,535.09	83,842.01	84,233.65	84,864.79	84,346.61	85,227.51	86,858.36	87,470.19	89,119.33
A la Vista	1,027.31	10.13%	10,142.63	12,515.50	13,133.14	13,288.88	17,630.74	11,999.88	10,448.13	10,520.36	9,145.16	9,750.85	10,301.26	10,598.38	11,169.94
A Plazo	8,303.83	12.62%	65,817.98	64,071.07	64,536.12	65,141.93	66,302.54	68,257.98	69,614.67	69,853.94	70,737.57	71,646.12	72,974.58	73,206.50	74,121.81
De Ahorros	869.56	29.40%	2,958.01	3,705.10	2,965.37	3,566.28	3,601.81	3,584.15	4,170.86	4,490.49	4,463.88	3,830.53	3,582.53	3,665.31	3,827.57
De Bancos	(128.59)	(99.98%)	128.62	1,040.08	0.93	0.52	150.13	44.01	0.03	0.59	0.03	0.11	0.03	28.39	0.03
A la Vista	(128.59)	(99.98%)	128.62	1,040.08	0.93	0.52	150.13	44.01	0.03	0.59	0.03	0.11	0.03	28.39	0.03
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	(18,629.48)	(3.22%)	577,780.18	578,157.19	591,686.49	580,176.25	580,472.32	569,508.33	571,857.52	569,270.35	569,409.32	571,305.68	562,582.41	564,970.00	559,150.70
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	(19,105.34)	(3.31%)	576,574.48	575,535.02	591,152.98	579,274.98	578,858.56	569,490.64	571,466.53	568,773.22	568,922.34	570,429.66	562,015.70	563,459.04	557,469.13
A la Vista	(11,517.24)	(34.31%)	33,566.03	33,619.24	31,788.10	30,135.54	28,667.52	22,146.71	21,592.45	22,357.83	20,986.59	20,608.92	21,207.57	23,351.03	22,048.79
A Plazo	(9,533.23)	(1.86%)	511,515.01	510,474.93	518,721.88	516,041.08	515,820.59	514,614.42	515,829.25	513,541.30	513,055.83	517,647.72	509,134.99	509,032.20	501,981.78
De Ahorros	1,945.13	6.18%	31,493.44	31,440.85	40,643.00	33,098.36	34,370.46	32,729.51	34,044.84	32,874.10	34,879.92	32,173.03	31,673.15	31,075.80	33,438.56
De Bancos	475.86	39.47%	1,205.71	2,622.18	533.51	901.27	1,613.75	17.69	390.99	497.13	486.98	876.02	566.71	1,510.96	1,681.57
A la Vista	475.86	39.47%	1,205.71	2,622.18	533.51	901.27	1,613.75	17.69	390.99	497.13	486.98	876.02	566.71	1,510.96	1,681.57
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	(16,549.97)	(100.00%)	16,549.97	20,015.03	19,965.10	12,925.20	12,991.78	13,310.92	13,475.90	14,024.03	10,955.02	10,937.68	11,003.33	5,083.54	0.00
Locales	(16,549.97)	(100.00%)	16,549.97	20,015.03	19,965.10	12,925.20	12,991.78	13,310.92	13,475.90	14,024.03	10,955.02	10,937.68	11,003.33	5,083.54	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	(7,132.39)	(30.28%)	23,552.47	16,089.54	16,120.98	22,498.59	16,412.84	16,384.72	16,545.84	17,273.73	16,723.40	17,327.02	17,676.59	16,958.25	16,420.08
Locales	(7,648.80)	(67.96%)	11,255.11	3,317.13	3,704.33	10,430.66	3,922.78	3,434.52	3,394.43	4,212.90	3,829.87	4,258.29	4,548.56	3,735.72	3,606.31
Extranjero	516.41	4.20%	12,297.36	12,772.41	12,416.65	12,067.93	12,490.06	12,950.19	13,151.41	13,060.83	12,893.53	13,068.73	13,128.03	13,222.53	12,813.77
PATRIMONIO	(19,815.92)	(24.46%)	81,000.82	81,213.86	81,082.24	81,114.43	80,458.06	80,449.46	80,387.30	80,251.47	79,775.10	79,384.12	76,933.91	61,232.55	61,184.91
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	976.20	14.24%	6,854.30	6,854.30	6,854.30	6,854.30	7,689.84	8,509.79	8,509.79	8,509.79	7,674.25	7,830.49	7,830.49	7,830.49	7,830.49
Provisiones Dinámicas	0.00	0.00%	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78	6,640.78
Otras Reservas	976.20	457.20%	213.52	213.52	213.52	213.52	1,049.06	1,869.01	1,869.01	1,869.01	1,033.47	1,189.71	1,189.71	1,189.71	1,189.71

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Utilidad de Periodos Anteriores	(15,936.27)	(28.96%)	55,022.51	55,022.51	55,022.51	55,022.51	54,488.45	53,668.50	53,668.50	53,668.50	54,504.05	54,347.80	54,130.43	39,434.75	39,086.23
Utilidad de Periodo	(5,183.28)	(1,719.22%)	301.49	506.11	425.74	397.01	(372.51)	(629.71)	(767.40)	(1,087.23)	(1,754.49)	(2,344.66)	(4,351.87)	(5,371.94)	(4,881.79)
Ganancia o Perdida en Valores Disponibles para la Venta	327.44	(15.04%)	(2,177.47)	(2,169.05)	(2,220.31)	(2,159.38)	(2,347.72)	(2,099.13)	(2,023.58)	(1,839.59)	(1,648.70)	(1,449.51)	(1,675.14)	(1,660.76)	(1,850.03)
PASIVO Y PATRIMONIO	(52,055.64)	(6.69%)	777,930.69	776,807.38	789,490.37	778,712.07	778,020.22	763,539.45	766,500.24	765,684.95	761,209.47	764,182.13	755,054.63	735,742.91	725,875.04