

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

| | 2023 | 2024 | | | | | | | | | | | | ACUMULADO |
|-------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|------------|------------|------------|-----------|------------|
| | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Ingresos Por Intereses | 45,320.62 | 4,541.73 | 4,115.04 | 4,381.80 | 4,257.50 | 4,528.11 | 4,437.07 | 4,604.29 | 4,186.78 | 4,283.58 | 2,846.49 | 4,057.11 | 4,284.87 | 50,524.38 |
| Préstamos | 39,638.30 | 3,963.41 | 3,635.28 | 3,906.87 | 3,820.72 | 4,100.31 | 4,062.77 | 4,189.61 | 3,746.55 | 3,796.15 | 2,334.40 | 3,489.01 | 3,674.74 | 44,719.81 |
| Depósitos | 3,424.35 | 387.18 | 290.51 | 273.11 | 247.34 | 243.02 | 213.31 | 261.40 | 289.46 | 346.40 | 383.71 | 443.42 | 486.07 | 3,864.93 |
| Inversiones | 2,257.97 | 191.14 | 189.25 | 201.82 | 189.44 | 184.79 | 161.00 | 153.28 | 150.77 | 141.03 | 128.39 | 124.68 | 124.06 | 1,939.64 |
| Arrendamiento Financiero | 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 Ingresos | 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 |
| Egresos de Operaciones | 24,179.52 | 2,469.17 | 2,376.86 | 2,562.04 | 2,482.37 | 2,619.51 | 2,580.14 | 2,703.82 | 2,752.89 | 2,694.97 | 2,805.61 | 2,722.33 | 2,761.53 | 31,531.24 |
| Intereses Pagados | 24,096.21 | 2,439.62 | 2,368.69 | 2,556.05 | 2,472.74 | 2,606.30 | 2,571.84 | 2,697.08 | 2,741.29 | 2,684.27 | 2,794.57 | 2,693.98 | 2,751.77 | 31,378.20 |
| Comisiones | 83.31 | 29.56 | 8.17 | 5.98 | 9.63 | 13.20 | 8.30 | 6.74 | 11.61 | 10.70 | 11.04 | 28.35 | 9.76 | 153.04 |
| Ingreso Neto de Intereses | 21,141.10 | 2,072.56 | 1,738.18 | 1,819.76 | 1,775.13 | 1,908.60 | 1,856.94 | 1,900.47 | 1,433.89 | 1,588.61 | 40.88 | 1,334.78 | 1,523.34 | 18,993.14 |
| Otros Ingresos | 21,063.65 | 510.24 | 658.83 | 419.82 | 470.01 | 500.62 | 508.32 | 451.78 | 443.98 | 658.42 | 456.40 | 597.33 | 2,843.52 | 8,519.28 |
| Comisiones | 725.06 | 41.64 | 30.01 | 35.43 | 38.18 | 74.22 | 91.70 | 45.50 | 96.54 | 33.22 | 130.68 | 46.93 | 61.13 | 725.17 |
| Operaciones con Divisas | 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 |
| Dividendos | 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 Ingresos | 20,338.59 | 468.60 | 628.82 | 384.40 | 431.83 | 426.40 | 416.62 | 406.29 | 347.44 | 625.20 | 325.71 | 550.40 | 2,782.39 | 7,794.11 |
| Ingresos de Operaciones | 42,204.75 | 2,582.80 | 2,397.00 | 2,239.59 | 2,245.14 | 2,409.22 | 2,365.26 | 2,352.26 | 1,877.87 | 2,247.03 | 497.28 | 1,932.11 | 4,366.87 | 27,512.41 |
| Egresos Generales | 13,514.41 | 973.03 | 975.33 | 920.06 | 1,173.40 | 1,060.22 | 1,031.28 | 1,113.38 | 1,092.33 | 962.69 | 1,040.73 | 1,059.91 | 1,481.09 | 12,883.44 |
| Gastos Administrativos | 5,790.94 | 493.76 | 602.91 | 566.73 | 647.46 | 589.36 | 606.93 | 643.50 | 616.58 | 575.10 | 573.70 | 605.94 | 801.05 | 7,323.04 |
| Gastos Generales | 4,888.10 | 332.28 | 228.45 | 201.95 | 413.73 | 316.09 | 301.38 | 368.75 | 372.04 | 279.61 | 328.48 | 349.51 | 577.57 | 4,069.83 |
| Gastos de Depreciación | 1,859.34 | 116.15 | 113.49 | 117.32 | 50.15 | 86.09 | 106.90 | 87.93 | 90.73 | 90.68 | 89.07 | 91.57 | 92.95 | 1,133.02 |
| Otros Gastos | 976.03 | 30.85 | 30.48 | 34.05 | 62.06 | 68.67 | 16.08 | 13.20 | 12.98 | 17.30 | 49.48 | 12.88 | 9.53 | 357.56 |
| Utilidad antes de Provisiones | 28,690.34 | 1,609.77 | 1,421.67 | 1,319.53 | 1,071.73 | 1,349.01 | 1,333.98 | 1,238.88 | 785.54 | 1,284.34 | (543.45) | 872.20 | 2,885.78 | 14,628.97 |
| Provisiones por Cuentas Malas | 28,373.02 | 1,405.15 | 1,502.04 | 1,348.26 | 1,539.76 | 1,606.20 | 1,471.68 | 1,558.71 | 1,452.80 | 1,874.51 | 1,463.77 | 1,892.26 | 2,395.63 | 19,510.76 |
| Utilidad del Periodo | 317.32 | 204.62 | (80.37) | (28.74) | (468.03) | (257.19) | (137.70) | (319.83) | (667.26) | (590.17) | (2,007.21) | (1,020.06) | 490.15 | (4,881.79) |