

**BANCO LA HIPOTECARIA, S. A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	170,828.96	182,851.09	189,435.83	204,227.96	221,387.28	226,193.87	269,394.87	0.00	0.00
ACTIVOS LIQUIDOS	15,662.05	19,116.13	10,476.48	13,096.14	14,676.41	9,847.39	13,549.64	0.00	0.00
TOTAL DE PRESTAMOS	129,429.27	139,915.43	153,253.18	165,114.17	180,634.34	191,782.48	206,444.84	0.00	0.00
LOCALES	129,429.27	139,915.43	153,253.18	165,114.17	180,634.34	191,782.48	206,444.84	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	17,885.78	17,834.03	18,874.81	19,028.36	19,310.74	19,298.06	42,821.59	0.00	0.00
TOTAL DE DEPOSITOS	75,030.06	76,476.87	90,218.90	95,528.11	94,286.80	91,642.86	111,953.77	0.00	0.00
LOCALES	61,449.50	61,939.77	75,602.16	81,201.91	80,411.12	83,272.91	95,430.59	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	59,180.45	59,661.20	74,313.90	79,903.89	80,411.12	83,272.91	87,930.59	0.00	0.00
DEPOSITOS DE BANCOS	2,269.05	2,278.56	1,288.26	1,298.02	0.00	0.00	7,500.00	0.00	0.00
EXTRANJEROS	13,580.56	14,537.10	14,616.75	14,326.20	13,875.68	8,369.95	16,523.17	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	8,477.44	8,716.82	7,833.72	7,518.27	8,149.20	8,266.54	11,523.17	0.00	0.00
DEPOSITOS DE BANCOS	5,103.12	5,820.27	6,783.03	6,807.93	5,726.49	103.41	5,000.00	0.00	0.00
PATRIMONIO TOTAL	23,249.16	23,218.91	23,727.59	24,153.86	25,040.77	25,366.13	40,715.81	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	163,805.82	170,168.89	176,772.22	180,061.51	196,108.12	204,522.48	229,415.35	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	140,276.03	144,472.00	152,327.50	161,189.15	173,630.07	184,415.00	210,697.21	0.00	0.00
TOTAL DE PRESTAMOS	114,548.67	123,457.44	132,823.90	142,576.93	155,031.81	165,848.95	179,849.01	0.00	0.00
TOTAL DE INVERSIONES	25,727.36	21,014.56	19,503.60	18,612.22	18,598.26	18,566.05	30,848.20	0.00	0.00
PATRIMONIO TOTAL	21,992.84	22,476.88	22,433.77	23,355.78	24,144.97	24,292.52	32,221.70	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,974.27	2,617.11	5,514.39	8,677.76	11,923.20	3,380.30	7,097.42	0.00	0.00
EGRESOS DE OPERACIONES	6,927.77	1,663.09	3,463.98	5,428.04	7,501.25	2,181.93	4,570.41	0.00	0.00
INGRESO NETO DE INTERESES	3,046.50	954.03	2,050.40	3,249.72	4,421.95	1,198.37	2,527.01	0.00	0.00

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OTROS INGRESOS	5,690.79	1,221.35	2,756.64	4,071.80	6,042.53	1,261.97	2,837.21	0.00	0.00
INGRESO DE OPERACIONES	8,737.29	2,175.38	4,807.04	7,321.52	10,464.48	2,460.34	5,364.22	0.00	0.00
EGRESOS GENERALES	6,701.29	1,746.00	3,752.45	5,723.94	7,988.78	1,972.32	4,306.08	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	2,036.00	429.38	1,054.58	1,597.58	2,475.70	488.01	1,058.14	0.00	0.00
UTILIDAD DEL PERIODO	1,656.56	292.87	771.70	1,173.11	1,887.39	333.96	747.67	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,182.19	1,079.32	838.51	699.76	633.12	932.85	794.64	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,307.37	1,413.29	1,548.01	1,667.82	1,824.59	1,939.82	2,085.30	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.91	0.77	0.55	0.42	0.35	0.49	0.38	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	110.59	130.94	184.61	238.34	288.19	207.95	262.42	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	13.61	12.70	12.53	11.83	11.31	11.21	15.11	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.78	14.72	13.78	13.12	12.52	12.02	16.33	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.96	16.59	15.48	14.63	13.86	13.23	19.72	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	22.53	20.66	19.82	18.93	18.45	18.65	26.76	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.87	25.00	11.61	13.71	15.57	10.75	12.10	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.17	10.45	5.53	6.41	6.63	4.35	5.03	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.71	48.32	32.53	33.63	36.05	31.80	50.35	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.18	0.81	1.01	0.97	1.09	0.72	0.71	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.01	0.69	0.87	0.87	0.96	0.65	0.65	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.53	5.21	6.88	6.70	7.82	5.50	4.64	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.11	7.25	7.24	7.18	6.87	7.33	6.74	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.94	4.60	4.55	4.49	4.32	4.73	4.34	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.17	2.64	2.69	2.69	2.55	2.60	2.40	0.00	0.00



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.91	4.61	3.54	3.89	3.85	3.70	3.84	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	11.74	12.06	12.13	12.10	12.05	10.89	8.14	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.87	3.98	4.02	3.97	3.77	3.77	3.80	0.00	0.00
PERSONA JURIDICA	4.11	4.13	4.23	4.31	4.14	4.11	4.10	0.00	0.00