

BANCO FICOHSA (PANAMÁ), S. A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	353,683.01	373,084.42	401,454.11	395,739.29	411,405.62	418,473.08	449,366.66	437,346.78	0.00
ACTIVOS LIQUIDOS	56,799.41	56,321.00	59,417.09	48,026.70	71,790.23	80,285.54	65,553.96	72,043.49	0.00
TOTAL DE PRESTAMOS	253,359.17	261,984.73	276,094.67	277,321.69	275,617.89	262,693.97	305,560.74	302,727.58	0.00
LOCALES	86,098.70	94,971.10	104,214.59	109,143.24	112,415.15	125,601.88	125,741.52	131,384.30	0.00
EXTRANJEROS	167,260.47	167,013.63	171,880.07	168,178.45	163,202.75	137,092.10	179,819.22	171,343.28	0.00
TOTAL DE INVERSIONES	30,458.52	40,817.49	48,744.35	50,024.66	42,340.42	52,704.44	54,857.72	39,686.86	0.00
TOTAL DE DEPOSITOS	307,957.81	315,448.82	329,158.63	324,167.66	334,735.98	358,085.20	377,745.97	377,918.74	0.00
LOCALES	16,025.84	6,805.67	10,101.22	26,489.64	14,416.55	20,543.77	12,032.59	19,766.08	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	16,025.84	6,805.67	10,101.22	26,489.64	14,416.55	20,543.77	12,032.59	19,766.08	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	291,931.97	308,643.15	319,057.41	297,678.01	320,319.43	337,541.43	365,713.39	358,152.66	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	275,581.93	306,499.00	315,997.53	288,766.17	317,629.60	335,363.42	364,738.77	351,134.14	0.00
DEPOSITOS DE BANCOS	16,350.04	2,144.15	3,059.87	8,911.85	2,689.83	2,178.02	974.62	7,018.52	0.00
PATRIMONIO TOTAL	27,554.04	27,590.65	32,829.85	30,876.38	30,627.61	29,260.84	34,568.66	34,157.33	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	322,967.86	329,821.74	347,473.22	358,609.10	382,544.31	395,778.75	425,410.39	416,543.03	0.00
ACTIVOS GENERADORES DE INGRESOS	258,604.92	272,565.75	285,059.00	298,648.27	300,888.00	309,100.32	342,628.74	334,880.40	0.00
TOTAL DE PRESTAMOS	222,722.19	232,676.14	245,726.50	259,888.44	264,488.53	262,339.35	290,827.70	290,024.64	0.00
TOTAL DE INVERSIONES	35,882.73	39,889.61	39,332.51	38,759.83	36,399.47	46,760.96	51,801.03	44,855.76	0.00
PATRIMONIO TOTAL	27,074.02	27,726.20	30,965.07	32,633.43	29,090.82	28,425.75	33,699.25	32,516.85	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,855.13	5,341.02	11,012.20	16,838.19	23,191.27	6,023.67	12,426.73	18,934.96	0.00
EGRESOS DE OPERACIONES	10,539.49	3,058.23	6,404.81	9,770.16	13,377.16	3,509.63	7,102.21	10,637.41	0.00

INGRESO NETO DE INTERESES	7,315.64	2,282.79	4,607.39	7,068.03	9,814.11	2,514.04	5,324.52	8,297.55	0.00
OTROS INGRESOS	3,418.47	1,066.29	2,520.52	3,870.01	6,086.66	1,530.43	3,444.49	5,648.50	0.00
INGRESO DE OPERACIONES	10,734.11	3,349.08	7,127.91	10,938.04	15,900.77	4,044.47	8,769.00	13,946.05	0.00
EGRESOS GENERALES	7,612.63	2,600.95	4,577.15	7,748.27	11,607.97	4,157.11	7,645.72	11,564.22	0.00
UTILIDAD ANTES DE PROVISIONES	3,121.47	748.13	2,550.75	3,189.77	4,292.80	(112.64)	1,123.29	2,381.82	0.00
UTILIDAD DEL PERIODO	2,028.47	(152.86)	343.31	(240.00)	(363.54)	(2,073.63)	(1,769.69)	(1,559.12)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,442.78	1,948.49	2,235.11	2,894.52	2,009.59	2,953.39	4,377.64	5,579.17	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,122.35	1,716.27	1,917.81	2,232.18	1,760.24	2,834.21	3,374.89	4,423.33	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.57	0.74	0.81	1.04	0.73	1.12	1.43	1.84	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	77.79	88.08	85.80	77.12	87.59	95.96	77.09	79.28	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.44	0.66	0.69	0.80	0.64	1.08	1.10	1.46	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.79	7.40	8.18	7.80	7.44	6.99	7.69	7.81	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.71	9.11	10.11	9.43	9.63	9.28	9.59	9.98	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	10.88	10.53	11.89	11.13	11.11	11.14	11.31	11.28	0.00
INDICE DE ADECUACION DE CAPITAL	14.83	13.13	14.42	13.12	13.26	13.19	14.10	13.57	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.44	17.85	18.05	14.82	21.45	22.42	17.35	19.06	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.06	15.10	14.80	12.14	17.45	19.19	14.59	16.47	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.33	30.79	32.86	30.25	34.10	37.14	31.88	29.56	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.78	(0.22)	0.24	(0.11)	(0.12)	(2.68)	(1.03)	(0.62)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.63	(0.19)	0.20	(0.09)	(0.10)	(2.10)	(0.83)	(0.50)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.49	(2.21)	2.22	(0.98)	(1.25)	(29.18)	(10.50)	(6.39)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.90	7.84	7.73	7.52	7.71	7.80	7.25	7.54	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.08	4.49	4.49	4.36	4.45	4.54	4.15	4.24	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.83	3.35	3.23	3.16	3.26	3.25	3.11	3.30	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	70.92	77.66	64.21	70.84	73.00	102.79	87.19	82.92	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.32	1.56	1.77	1.73	2.02	1.98	2.01	2.25	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	89.00	95.00	96.00	96.00	104.00	118.00	129.00	138.00	0.00
NUMERO DE SUCURSALES	15.00	15.00	14.00	14.00	14.00	13.00	11.00	11.00	0.00
PRESTAMOS / EMPLEADOS	2,846.73	2,757.73	2,875.99	2,888.77	2,650.17	2,226.22	2,368.69	2,193.68	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,460.20	3,320.51	3,428.74	3,376.75	3,218.62	3,034.62	2,928.26	2,738.54	0.00
UTILIDAD NETA / EMPLEADOS	22.79	(1.61)	3.58	(2.50)	(3.50)	(17.57)	(13.72)	(11.30)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	21.02	30.19	36.79	23.10	16.32	12.17	11.93	10.51	0.00

PRESTAMOS (%)	31.90	28.82	28.20	14.38	8.79	0.27	10.67	9.16	0.00
LOCALES (%)	229.37	156.02	102.76	47.91	30.57	32.25	20.66	20.38	0.00
EXTRANJEROS (%)	0.79	0.45	4.83	(0.29)	(2.43)	(17.92)	4.62	1.88	0.00
DEPOSITOS (%)	23.61	24.76	27.25	15.18	8.70	13.52	14.76	16.58	0.00
LOCALES (%)	56.27	37.64	36.07	180.30	(10.04)	201.86	19.12	(25.38)	0.00
EXTRANJEROS (%)	22.21	24.50	26.99	9.45	9.72	9.36	14.62	20.32	0.00
PATRIMONIO (%)	3.61	(0.97)	12.82	(10.22)	11.15	6.05	5.30	10.63	0.00
UTILIDAD NETA (%)	6,578.37	(168.83)	(48.09)	(120.89)	(117.92)	1,256.57	(615.48)	549.65	0.00
CLASIFICACION PRESTAMOS									
NORMAL	249,959.41	255,458.76	274,271.47	273,940.40	273,502.03	259,119.48	300,599.70	296,047.92	0.00
MENCION ESPECIAL	3,392.48	6,287.85	1,607.28	2,773.36	1,919.75	3,824.98	3,760.20	4,999.18	0.00
SUBNORMAL	376.63	550.02	826.68	1,044.31	783.22	678.84	995.57	1,394.19	0.00
DUDOSO	575.72	765.94	1,082.28	1,331.45	827.83	1,417.70	1,886.18	1,564.01	0.00
IRRECUPERABLE	177.28	638.42	224.77	464.36	345.30	487.19	1,693.98	3,145.61	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.11	6.58	6.52	6.37	6.36	6.38	6.51	6.76	0.00
AL POR MENOR	6.21	6.34	6.18	6.13	6.32	6.32	6.35	6.41	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	7.07	7.11	7.16	7.22	7.24	7.25	7.30	7.34	0.00
PRESTAMO PERSONAL	9.40	9.45	9.53	9.72	9.72	9.66	9.70	9.68	0.00
TARJETA DE CREDITO	24.74	23.61	23.68	23.50	23.54	23.74	23.43	23.15	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.06	4.07	4.08	4.19	4.23	4.23	4.15	4.14	0.00
PERSONA JURIDICA	3.59	4.20	4.35	4.51	4.51	4.53	4.41	4.37	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016