

BANCO LA HIPOTECARIA, 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	318,685.52	341,550.76	357,545.58	383,662.27	393,718.63	415,982.01	427,971.55	453,116.68	0.00
ACTIVOS LIQUIDOS	11,945.06	14,652.39	9,907.14	13,748.32	13,910.83	13,447.76	15,983.43	23,741.93	0.00
TOTAL DE PRESTAMOS	233,397.42	250,461.16	269,347.58	290,682.60	306,250.22	321,103.78	332,695.30	347,296.26	0.00
LOCALES	233,397.42	250,461.16	269,347.58	290,682.60	306,250.22	321,103.78	332,695.30	347,296.26	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	65,677.20	68,417.84	68,269.95	67,993.91	59,908.64	65,852.11	64,917.48	65,549.55	0.00
TOTAL DE DEPOSITOS	145,953.14	151,497.72	148,572.20	154,358.09	153,152.35	159,955.68	159,342.66	173,522.54	0.00
LOCALES	129,238.88	137,734.26	135,187.68	137,915.32	137,931.58	142,407.02	139,426.88	152,855.14	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	129,238.88	137,734.26	135,187.68	137,915.32	137,931.58	142,407.02	139,426.88	152,855.14	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	16,714.26	13,763.47	13,384.53	16,442.77	15,220.77	17,548.65	19,915.78	20,667.40	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	16,714.26	13,763.47	13,384.53	16,442.77	15,220.77	17,548.65	19,915.78	20,667.40	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	46,716.47	50,495.73	50,971.82	51,477.37	54,016.69	54,322.56	54,082.64	55,136.77	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	308,639.15	333,024.26	352,659.82	345,534.39	356,202.08	378,766.39	392,758.56	418,389.47	0.00
ACTIVOS GENERADORES DE INGRESOS	291,885.33	313,513.41	332,819.21	321,807.75	332,616.75	352,917.44	367,615.16	385,761.16	0.00
TOTAL DE PRESTAMOS	236,951.32	256,072.70	272,580.54	254,919.16	269,823.82	285,782.47	301,021.44	318,989.43	0.00
TOTAL DE INVERSIONES	54,934.01	57,440.71	60,238.67	66,888.59	62,792.92	67,134.97	66,593.71	66,771.73	0.00
PATRIMONIO TOTAL	44,111.99	46,271.52	46,862.70	48,409.88	50,366.58	52,409.14	52,527.23	53,307.07	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	18,002.03	4,506.92	9,266.85	14,257.88	19,831.36	5,431.46	11,250.38	16,540.21	0.00
EGRESOS DE OPERACIONES	12,921.46	3,073.71	6,364.40	9,986.51	13,825.35	3,942.05	8,074.76	12,896.23	0.00

INGRESO NETO DE INTERESES	5,080.57	1,433.21	2,902.45	4,271.37	6,006.01	1,489.42	3,175.63	3,643.97	0.00
OTROS INGRESOS	8,000.92	1,715.31	3,308.29	5,085.14	7,100.56	1,830.80	3,567.11	6,897.28	0.00
INGRESO DE OPERACIONES	13,081.49	3,148.52	6,210.74	9,356.51	13,106.57	3,320.21	6,742.74	10,541.25	0.00
EGRESOS GENERALES	10,139.73	2,438.16	4,996.80	7,579.08	10,121.59	2,640.79	5,305.80	8,400.70	0.00
UTILIDAD ANTES DE PROVISIONES	2,941.76	710.36	1,213.95	1,777.43	2,984.98	679.42	1,436.94	2,140.55	0.00
UTILIDAD DEL PERIODO	2,841.88	692.85	1,160.29	1,652.80	2,852.15	612.37	1,334.90	2,009.95	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,306.27	1,214.25	1,274.36	1,350.34	1,391.92	1,681.03	2,035.99	1,837.81	0.00
TOTAL PROVISIONES PARA PRESTAMOS	31.76	37.23	44.05	47.32	44.33	54.86	62.69	52.40	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.56	0.48	0.47	0.46	0.45	0.52	0.61	0.53	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	2.43	3.07	3.46	3.50	3.19	3.26	3.08	2.85	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.01	0.01	0.02	0.02	0.01	0.02	0.02	0.02	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.66	14.78	14.26	13.42	13.72	13.06	12.64	12.17	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.62	15.84	15.10	14.35	14.75	14.04	13.60	13.36	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.02	20.16	18.92	17.71	17.64	16.92	16.26	15.88	0.00
INDICE DE ADECUACION DE CAPITAL	17.49	18.49	16.85	16.20	16.32	15.74	16.20	15.07	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.18	9.67	6.67	8.91	9.08	8.41	10.03	13.68	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.75	4.29	2.77	3.58	3.53	3.23	3.73	5.24	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	53.18	54.83	52.62	52.96	48.20	49.58	50.77	51.46	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.97	0.88	0.70	0.68	0.86	0.69	0.73	0.69	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.92	0.83	0.66	0.64	0.80	0.65	0.68	0.64	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.44	5.99	4.95	4.55	5.66	4.67	5.08	5.03	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.17	5.75	5.57	5.91	5.96	6.16	6.12	5.72	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.43	3.92	3.82	4.14	4.16	4.47	4.39	4.46	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.74	1.83	1.74	1.77	1.81	1.69	1.73	1.26	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.51	77.44	80.45	81.00	77.23	79.54	78.69	79.69	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.74	2.19	1.99	2.11	2.13	2.08	1.94	2.38	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	174.00	172.00	165.00	176.00	180.00	179.00	181.00	186.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	1,341.36	1,456.17	1,632.41	1,651.61	1,701.39	1,793.88	1,838.10	1,867.18	0.00
DEPOSITOS TOTALES / EMPLEADOS	838.81	880.80	900.44	877.03	850.85	893.61	880.35	932.92	0.00
UTILIDAD NETA / EMPLEADOS	16.33	4.03	7.03	9.39	15.85	3.42	7.38	10.81	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.73	5.26	2.81	24.81	23.54	21.79	19.70	18.10	0.00

PRESTAMOS (%)	(2.96)	(4.29)	(2.34)	32.64	31.21	28.21	23.52	19.48	0.00
LOCALES (%)	(2.96)	(4.29)	(2.34)	32.64	31.21	28.21	23.52	19.48	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	20.87	15.35	8.83	8.26	4.93	5.58	7.25	12.42	0.00
LOCALES (%)	20.01	17.02	14.19	11.32	6.73	3.39	3.14	10.83	0.00
EXTRANJEROS (%)	27.92	0.89	(26.18)	(12.02)	(8.94)	27.50	48.80	25.69	0.00
PATRIMONIO (%)	12.55	20.09	19.22	13.53	15.63	7.58	6.10	7.11	0.00
UTILIDAD NETA (%)	82.60	83.20	12.14	(11.20)	0.36	(11.62)	15.05	21.61	0.00
CLASIFICACION PRESTAMOS									
NORMAL	230,654.50	248,112.60	266,774.67	287,206.75	303,291.79	317,164.22	328,631.83	343,133.12	0.00
MENCION ESPECIAL	1,257.04	964.79	1,280.33	1,809.12	1,526.61	1,951.30	1,754.33	2,051.09	0.00
SUBNORMAL	541.36	434.22	275.70	747.05	533.71	976.78	1,024.47	836.92	0.00
DUDOSO	453.75	341.45	365.42	324.30	333.19	391.50	731.47	646.58	0.00
IRRECUPERABLE	522.54	645.32	695.51	642.69	609.26	674.84	615.89	680.94	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	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	5.09	5.09	5.19	5.24	5.24	5.24	5.26	5.28	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	9.31	9.24	9.18	9.20	9.17	9.21	9.19	9.18	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	4.19	4.20	4.19	4.20	4.21	4.23	4.30	4.28	0.00
PERSONA JURIDICA	4.39	4.39	4.44	4.44	4.44	4.45	4.45	4.43	0.00

Nota : Cifras preliminares 2016

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