

BANCO PANAMEÑO DE LA VIVIENDA, S.A.

ESTADISTICAS FINANCIERAS A DICIEMBRE 2016 (En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,440,522.90	1,518,764.69	1,531,485.68	1,613,275.99	1,663,758.05	1,636,594.43	1,710,252.81	1,722,187.45	1,734,569.56
ACTIVOS LIQUIDOS	115,667.82	151,669.36	91,744.36	85,720.29	147,466.28	70,195.75	164,258.24	125,199.08	102,611.01
TOTAL DE PRESTAMOS	1,008,786.58	1,070,899.32	1,080,273.96	1,142,117.24	1,162,340.44	1,177,164.36	1,182,304.67	1,218,679.93	1,260,503.82
LOCALES	961,317.97	1,018,948.72	1,042,151.40	1,068,974.63	1,112,841.94	1,134,690.20	1,159,341.71	1,205,188.49	1,240,169.82
EXTRANJEROS	47,468.61	51,950.60	38,122.56	73,142.61	49,498.50	42,474.16	22,962.97	13,491.44	20,334.00
TOTAL DE INVERSIONES	155,253.07	189,231.92	261,732.65	273,797.74	241,284.41	255,597.76	241,815.08	256,523.67	258,277.10
TOTAL DE DEPOSITOS	1,042,618.31	1,063,253.57	1,080,892.61	1,140,944.96	1,208,915.92	1,191,519.05	1,230,673.81	1,250,066.22	1,257,100.48
LOCALES	922,786.38	936,493.86	959,897.34	1,014,088.88	1,072,524.88	1,054,734.52	1,093,859.81	1,104,801.79	1,127,083.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	879,588.08	874,042.83	918,443.90	976,986.39	1,017,478.94	1,013,355.59	1,063,470.74	1,074,407.20	1,067,769.89
DEPOSITOS DE BANCOS	43,198.30	62,451.04	41,453.44	37,102.50	55,045.94	41,378.93	30,389.07	30,394.59	59,313.57
EXTRANJEROS	119,831.92	126,759.70	120,995.27	126,856.07	136,391.04	136,784.54	136,814.00	145,264.42	130,017.02
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	119,831.92	126,759.70	120,995.27	126,856.07	136,391.04	136,784.54	136,814.00	145,264.42	130,017.02
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	130,511.18	134,045.71	131,822.33	118,651.58	126,230.19	136,349.97	142,706.47	150,806.38	151,018.12
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,348,070.12	1,426,639.50	1,461,484.70	1,517,387.37	1,552,140.47	1,577,679.56	1,620,869.24	1,667,731.72	1,699,163.80
ACTIVOS GENERADORES DE INGRESOS	1,110,743.61	1,188,470.20	1,246,915.94	1,328,001.88	1,283,832.25	1,346,446.68	1,383,063.18	1,445,559.29	1,461,202.88
TOTAL DE PRESTAMOS	923,024.72	957,882.65	979,679.53	1,044,134.93	1,085,563.51	1,124,031.84	1,131,289.32	1,180,398.58	1,211,422.13
TOTAL DE INVERSIONES	187,718.88	230,587.55	267,236.40	283,866.96	198,268.74	222,414.84	251,773.87	265,160.71	249,780.75
PATRIMONIO TOTAL	122,587.37	128,105.50	125,819.50	117,919.27	128,370.69	135,197.84	137,264.40	134,728.98	138,624.16
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	67,424.24	17,680.29	36,475.23	55,895.41	76,841.40	20,650.38	42,046.60	63,982.45	86,785.33
EGRESOS DE OPERACIONES	41,594.42	10,237.40	21,339.93	32,884.71	45,413.98	12,695.66	25,716.81	39,618.09	53,324.08

INGRESO NETO DE INTERESES	25,829.82	7,442.89	15,135.30	23,010.70	31,427.42	7,954.72	16,329.79	24,364.36	33,461.25
OTROS INGRESOS	25,897.28	2,622.19	5,223.31	7,815.67	11,149.61	2,396.71	5,089.74	9,010.36	12,535.04
INGRESO DE OPERACIONES	51,727.10	10,065.08	20,358.61	30,826.38	42,577.03	10,351.43	21,419.53	33,374.72	45,996.29
EGRESOS GENERALES	34,218.96	7,014.35	14,565.78	21,931.14	24,907.47	6,655.09	12,730.51	19,855.17	26,638.93
UTILIDAD ANTES DE PROVISIONES	17,508.14	3,050.73	5,792.83	8,895.24	17,669.56	3,696.33	8,689.02	13,519.55	19,357.36
UTILIDAD DEL PERIODO	16,408.27	2,800.73	5,292.83	8,145.24	11,885.05	2,879.68	6,923.79	10,507.67	15,200.39
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12,645.78	14,599.68	11,755.46	12,423.83	8,742.61	10,118.27	11,973.71	16,806.40	12,595.64
TOTAL PROVISIONES PARA PRESTAMOS	10,437.62	11,065.28	9,964.30	10,411.47	6,557.93	7,040.45	7,594.70	7,306.42	6,076.39
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.25	1.36	1.09	1.09	0.75	0.86	1.01	1.38	1.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	82.54	75.79	84.76	83.80	75.01	69.58	63.43	43.47	48.24
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.03	1.03	0.92	0.91	0.56	0.60	0.64	0.60	0.48
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.06	8.83	8.61	7.35	7.59	8.33	8.34	8.76	8.71
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.21	10.64	9.82	8.38	8.99	9.52	10.02	10.22	9.94
PATRIMONIO / PRESTAMOS TOTALES (%)	12.94	12.52	12.20	10.39	10.86	11.58	12.07	12.37	11.98
INDICE DE ADECUACION DE CAPITAL	15.17	15.47	14.95	14.39	12.89	13.14	12.30	12.94	12.46
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.09	14.26	8.49	7.51	12.20	5.89	13.35	10.02	8.16
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.03	9.99	5.99	5.31	8.86	4.29	9.60	7.27	5.92
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.98	32.06	32.70	31.51	32.16	27.34	33.00	30.54	28.71
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.48	0.94	0.85	0.82	0.93	0.86	1.00	0.97	1.04
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.22	0.79	0.72	0.72	0.77	0.73	0.85	0.84	0.89
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.38	8.75	8.41	9.21	9.26	8.52	10.09	10.40	10.97
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.07	5.95	5.85	5.61	5.99	6.13	6.08	5.90	5.94
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.74	3.45	3.42	3.30	3.54	3.77	3.72	3.65	3.65
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	2.51	2.43	2.31	2.45	2.36	2.36	2.25	2.29
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	66.15	69.69	71.55	71.14	58.50	64.29	59.43	59.49	57.92
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.33	0.88	0.84	0.78	0.87	0.71	0.74	0.83	0.86
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	441.00	447.00	465.00	401.00	406.00	377.00	374.00	376.00	372.00
NUMERO DE SUCURSALES	12.00	12.00	13.00	12.00	12.00	12.00	12.00	12.00	12.00
PRESTAMOS / EMPLEADOS	2,287.50	2,395.75	2,323.17	2,848.17	2,862.91	3,122.45	3,161.24	3,241.17	3,388.45
DEPOSITOS TOTALES / EMPLEADOS	2,364.21	2,378.64	2,324.50	2,845.25	2,977.63	3,160.53	3,290.57	3,324.64	3,379.30
UTILIDAD NETA / EMPLEADOS	37.21	6.27	11.38	20.31	29.27	7.64	18.51	27.95	40.86
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	14.73	13.81	10.06	13.49	15.50	7.76	11.67	6.75	4.26

PRESTAMOS (%)	20.49	26.75	22.89	20.71	15.22	9.92	9.44	6.70	8.45
LOCALES (%)	18.40	21.78	23.10	17.83	15.76	11.36	11.25	12.74	11.44
EXTRANJEROS (%)	87.39	537.84	17.26	87.94	4.28	(18.24)	(39.77)	(81.55)	(58.92)
DEPOSITOS (%)	13.58	13.92	9.94	12.83	15.95	12.06	13.86	9.56	3.99
LOCALES (%)	11.84	13.27	9.87	12.82	16.23	12.63	13.96	8.95	5.09
EXTRANJEROS (%)	29.07	18.94	10.46	12.90	13.82	7.91	13.07	14.51	(4.67)
PATRIMONIO (%)	13.82	9.72	10.02	1.25	(3.28)	1.72	8.26	27.10	19.64
UTILIDAD NETA (%)	30.20	3,712.56	57.35	24.01	(27.57)	2.82	30.81	29.00	27.90
CLASIFICACION PRESTAMOS									
NORMAL	975,574.00	1,036,499.35	1,052,834.10	1,095,822.29	1,130,701.85	1,149,151.81	1,118,479.17	1,137,923.98	1,196,573.97
MENCION ESPECIAL	21,909.05	21,884.44	16,140.43	23,379.99	19,650.61	14,622.34	44,810.22	52,271.81	45,615.55
SUBNORMAL	9,209.98	9,842.15	9,651.49	9,518.21	8,849.65	9,792.75	11,391.96	22,446.70	10,152.50
DUDOSO	4,112.61	4,700.04	2,498.87	2,429.97	2,198.46	2,124.48	2,406.09	3,248.08	4,232.65
IRRECUPERABLE	8,418.57	9,038.62	9,113.37	21,378.25	7,497.80	8,513.42	12,811.92	10,095.78	10,005.54
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.98	6.93	6.88	6.83	6.82	6.82	6.78	6.78	6.92
AL POR MENOR	7.26	7.14	7.09	7.03	6.94	7.08	7.09	7.13	7.17
CONSUMO									
VIVIENDA HIPOTECARIA	5.85	5.82	5.73	5.60	5.43	5.37	5.49	5.46	5.54
PRESTAMO PERSONAL AUTO	7.08	7.00	6.94	6.90	6.81	6.77	6.84	6.82	6.82
PRESTAMO PERSONAL	8.38	8.34	8.30	8.25	8.17	8.14	8.12	8.09	8.03
TARJETA DE CREDITO	17.05	15.57	17.58	17.46	17.34	18.00	17.73	17.73	17.64
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.14	4.15	4.15	4.17	4.20	4.20	4.20	4.23	4.25
PERSONA JURIDICA	4.14	4.13	4.14	4.15	4.19	4.23	4.26	4.32	4.36

Nota : Cifras preliminares 2016

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