

SCOTIABANK (PANAMÁ), 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	727,687.68	811,012.42	775,899.29	748,170.67	824,006.93	763,857.37	781,410.69	769,721.47	665,549.45
ACTIVOS LIQUIDOS	122,487.79	205,656.15	166,251.53	171,125.27	206,993.06	128,251.08	139,574.39	133,665.90	154,904.50
TOTAL DE PRESTAMOS	509,389.59	512,684.78	518,376.48	536,705.88	578,809.43	572,948.23	580,295.82	589,556.87	464,059.58
LOCALES	450,199.73	456,891.47	465,343.18	485,848.57	529,716.86	526,921.08	536,567.81	546,379.09	420,163.88
EXTRANJEROS	59,189.86	55,793.32	53,033.30	50,857.31	49,092.58	46,027.15	43,728.01	43,177.78	43,895.70
TOTAL DE INVERSIONES	64,913.07	62,679.62	62,786.65	7,809.23	7,809.23	7,059.23	7,059.23	7,059.23	7,059.23
TOTAL DE DEPOSITOS	561,292.39	639,942.45	601,662.51	579,699.09	659,851.41	355,031.23	362,750.40	373,756.21	366,570.72
LOCALES	479,151.91	558,047.15	518,372.03	496,872.72	580,880.89	268,910.86	278,526.51	291,788.90	294,450.57
DEPOSITOS DE OFICIALES	5,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	214,304.11	218,725.13	207,214.60	206,164.76	216,512.38	263,195.20	269,690.69	279,856.66	283,686.75
DEPOSITOS DE BANCOS	259,847.80	338,322.02	311,157.42	290,707.97	364,368.51	5,715.65	8,835.81	11,932.24	10,763.82
EXTRANJEROS	82,140.48	81,895.29	83,290.48	82,826.37	78,970.52	86,120.37	84,223.89	81,967.31	72,120.16
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	71,683.00	75,410.58	75,835.85	75,935.30	74,055.82	85,898.51	84,002.03	81,745.45	71,898.43
DEPOSITOS DE BANCOS	10,457.48	6,484.72	7,454.63	6,891.06	4,914.71	221.86	221.86	221.86	221.73
PATRIMONIO TOTAL	125,011.41	122,374.18	122,446.64	122,610.26	121,133.88	120,821.51	120,987.54	119,933.90	120,823.58
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	713,747.61	783,729.22	770,280.80	743,232.47	775,847.31	787,434.90	778,654.99	758,946.07	744,778.19
ACTIVOS GENERADORES DE INGRESOS	552,923.27	564,297.98	570,838.51	576,927.11	580,460.67	577,685.93	584,259.09	570,565.61	528,868.74
TOTAL DE PRESTAMOS	510,521.38	506,769.64	513,203.81	526,973.18	544,099.51	542,816.51	549,336.15	563,131.38	521,434.51
TOTAL DE INVERSIONES	42,401.90	57,528.35	57,634.70	49,953.93	36,361.15	34,869.43	34,922.94	7,434.23	7,434.23
PATRIMONIO TOTAL	120,742.60	119,465.10	122,588.52	122,576.76	123,072.64	121,597.85	121,717.09	121,272.08	120,978.73
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	80,227.93	19,238.89	38,488.86	57,781.68	77,100.54	19,398.15	38,235.03	57,266.65	69,395.84
EGRESOS DE OPERACIONES	6,083.83	1,286.64	2,679.89	4,037.90	5,428.67	1,705.11	3,513.45	5,419.95	6,491.74

INGRESO NETO DE INTERESES	74,144.10	17,952.26	35,808.97	53,743.78	71,671.87	17,693.04	34,721.58	51,846.70	62,904.10
OTROS INGRESOS	70,372.84	11,466.97	23,735.52	35,550.84	50,580.29	12,929.24	24,378.14	34,969.45	42,403.87
INGRESO DE OPERACIONES	144,516.94	29,419.23	59,544.50	89,294.62	122,252.16	30,622.29	59,099.71	86,816.15	105,307.97
EGRESOS GENERALES	106,576.39	24,208.55	47,294.24	69,314.88	94,568.77	22,355.23	42,484.26	62,008.21	73,957.78
UTILIDAD ANTES DE PROVISIONES	37,940.54	5,210.68	12,250.26	19,979.74	27,683.39	8,267.06	16,615.46	24,807.94	31,350.18
UTILIDAD DEL PERIODO	6,122.20	(2,326.25)	(2,584.28)	(2,401.15)	(3,877.40)	(1,227.69)	(1,061.66)	(1,881.12)	(1,210.08)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	11,320.49	10,765.74	10,681.30	11,094.64	21,427.31	11,696.99	13,403.17	12,396.29	12,854.22
TOTAL PROVISIONES PARA PRESTAMOS	8,566.80	8,378.16	7,881.78	7,703.39	8,941.13	10,275.59	9,933.77	9,639.54	9,267.59
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.22	2.10	2.06	2.07	3.70	2.04	2.31	2.10	2.77
PROVISIONES / PRESTAMOS VENCIDOS (%)	75.68	77.82	73.79	69.43	41.73	87.85	74.12	77.76	72.10
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.68	1.63	1.52	1.44	1.54	1.79	1.71	1.64	2.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.18	15.09	15.78	16.39	14.70	15.82	15.48	15.58	18.15
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.77	21.27	21.07	22.52	20.65	20.83	20.60	20.10	25.65
PATRIMONIO / PRESTAMOS TOTALES (%)	24.54	23.87	23.62	22.84	20.93	21.09	20.85	20.34	26.04
INDICE DE ADECUACION DE CAPITAL	21.24	19.77	19.92	19.91	18.91	17.98	17.46	17.13	21.08
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.82	32.14	27.63	29.52	31.37	36.12	38.48	35.76	42.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.83	25.36	21.43	22.87	25.12	16.79	17.86	17.37	23.27
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.39	41.93	38.07	30.87	32.55	38.11	40.42	37.65	44.18
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.11	(1.65)	(0.91)	(0.55)	(0.67)	(0.73)	(0.30)	(0.40)	(0.20)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.86	(1.19)	(0.67)	(0.43)	(0.50)	(0.54)	(0.23)	(0.30)	(0.14)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.07	(7.79)	(4.22)	(2.61)	(3.15)	(3.46)	(1.46)	(1.88)	(0.86)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.51	13.64	13.49	13.35	13.28	8.77	10.78	11.81	11.85
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.10	0.91	0.94	0.93	0.94	0.82	1.03	1.15	1.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.41	12.73	12.55	12.42	12.35	7.95	9.76	10.66	10.72
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.75	82.29	79.43	77.62	77.36	148.38	149.89	150.16	149.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.73	8.13	8.32	8.22	8.71	4.76	6.27	6.76	6.87
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	780.00	778.00	762.00	714.00	677.00	702.00	677.00	660.00	655.00
NUMERO DE SUCURSALES	11.00	11.00	11.00	13.00	10.00	10.00	10.00	10.00	10.00
PRESTAMOS / EMPLEADOS	653.06	658.98	680.28	751.69	854.96	816.17	857.16	893.27	708.49
DEPOSITOS TOTALES / EMPLEADOS	719.61	822.55	789.58	811.90	974.67	505.74	535.82	566.30	559.65
UTILIDAD NETA / EMPLEADOS	7.85	(2.99)	(3.39)	(3.36)	(5.73)	(1.50)	(1.31)	(2.59)	(1.58)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.98	7.21	1.47	1.34	13.24	(5.81)	0.71	2.88	(19.23)

PRESTAMOS (%)	(0.44)	2.36	2.04	3.76	13.63	11.75	11.94	9.85	(19.83)
LOCALES (%)	2.77	4.93	4.62	6.78	17.66	15.33	15.31	12.46	(20.68)
EXTRANJEROS (%)	(19.59)	(14.71)	(16.16)	(18.30)	(17.06)	(17.50)	(17.55)	(15.10)	(10.59)
DEPOSITOS (%)	5.46	7.30	2.32	1.22	17.56	(44.52)	(39.71)	(35.53)	(44.45)
LOCALES (%)	11.85	12.70	4.46	2.67	21.23	(51.81)	(46.27)	(41.27)	(49.31)
EXTRANJEROS (%)	(20.92)	(19.11)	(9.27)	(6.68)	(3.86)	5.16	1.12	(1.04)	(8.67)
PATRIMONIO (%)	7.33	4.99	(0.23)	0.05	(3.10)	(1.27)	(1.19)	(2.18)	(0.26)
UTILIDAD NETA (%)	14.29	106.95	(151.33)	(157.69)	(163.33)	(54.72)	(65.67)	(28.92)	(73.29)
CLASIFICACION PRESTAMOS									
NORMAL	498,608.28	503,118.09	505,044.71	515,650.05	556,319.63	547,976.17	555,823.71	563,339.32	436,469.14
MENCION ESPECIAL	6,953.74	6,200.61	7,635.03	14,905.35	17,559.91	21,264.33	17,815.66	19,362.68	19,781.23
SUBNORMAL	4,912.49	4,214.14	4,856.73	5,370.91	5,532.06	5,190.41	4,558.09	6,071.74	6,272.83
DUDOSO	6,425.74	6,602.04	7,713.71	7,505.36	7,454.22	8,009.33	8,112.97	6,734.12	7,250.52
IRRECUPERABLE	1,056.14	928.06	1,008.07	977.59	884.75	783.59	3,919.15	3,688.57	3,553.45
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.73	7.46	7.47	7.18	6.66	6.66	6.37	6.57	8.49
AL POR MENOR	8.11	8.14	8.04	7.96	7.64	7.56	7.83	6.98	8.05
CONSUMO									
VIVIENDA HIPOTECARIA	5.26	5.25	5.22	5.22	5.47	5.48	5.41	5.49	5.59
PRESTAMO PERSONAL AUTO	7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	11.09	11.11	11.12	11.14	11.16	11.18	11.20	11.22	11.34
TARJETA DE CREDITO	20.83	20.65	20.54	20.74	20.65	20.58	20.41	20.29	20.52
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.79	2.04	1.97	1.87	1.78	1.78	1.96	2.10	2.23
PERSONA JURIDICA	1.42	1.29	1.08	0.96	0.98	1.17	1.35	1.74	1.94

Nota : Cifras preliminares 2016

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