

BANCO FICOHSA (PANAMÁ), S. A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	411,405.62	418,473.08	449,366.66	437,346.78	428,877.73	462,838.03	501,291.93	523,697.24	517,481.27
ACTIVOS LIQUIDOS	71,790.23	80,285.54	65,553.96	72,043.49	70,717.39	65,875.14	63,818.02	60,549.29	49,713.97
TOTAL DE PRESTAMOS	275,617.89	262,693.97	305,560.74	302,727.58	295,722.13	333,272.47	359,303.59	365,229.52	380,264.85
LOCALES	112,415.15	125,601.88	125,741.52	131,384.30	126,289.48	120,431.19	125,159.73	122,378.84	137,934.86
EXTRANJEROS	163,202.75	137,092.10	179,819.22	171,343.28	169,432.65	212,841.28	234,143.85	242,850.68	242,329.99
TOTAL DE INVERSIONES	42,340.42	52,704.44	54,857.72	39,686.86	40,777.33	40,435.42	53,954.66	72,982.99	65,775.13
TOTAL DE DEPOSITOS	334,735.98	358,085.20	377,745.97	377,918.74	376,450.75	405,233.19	444,687.09	472,605.72	457,516.41
LOCALES	14,416.55	20,543.77	12,032.59	19,766.08	26,063.12	27,311.85	20,809.83	17,831.33	16,998.29
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	14,416.55	20,543.77	12,032.59	19,766.08	26,063.12	27,311.85	20,809.83	17,222.66	16,185.77
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	608.67	812.52
EXTRANJEROS	320,319.43	337,541.43	365,713.39	358,152.66	350,387.63	377,921.33	423,877.26	454,774.39	440,518.12
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	317,629.60	335,363.42	364,738.77	351,134.14	342,031.44	371,664.61	417,055.86	415,931.67	417,454.70
DEPOSITOS DE BANCOS	2,689.83	2,178.02	974.62	7,018.52	8,356.19	6,256.72	6,821.40	38,842.72	23,063.42
PATRIMONIO TOTAL	30,627.61	29,260.84	34,568.66	34,157.33	33,863.13	33,198.46	32,936.41	35,437.82	35,504.66
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	382,544.31	395,778.75	425,410.39	416,543.03	420,141.67	440,655.56	475,329.30	480,522.01	473,179.50
ACTIVOS GENERADORES DE INGRESOS	300,888.00	309,100.32	342,628.74	334,880.40	327,228.88	344,553.15	386,838.35	390,313.48	391,269.72
TOTAL DE PRESTAMOS	264,488.53	262,339.35	290,827.70	290,024.64	285,670.01	297,983.22	332,432.16	333,978.55	337,993.49
TOTAL DE INVERSIONES	36,399.47	46,760.96	51,801.03	44,855.76	41,558.87	46,569.93	54,406.19	56,334.93	53,276.23
PATRIMONIO TOTAL	29,090.82	28,425.75	33,699.25	32,516.85	32,245.37	31,229.65	33,752.54	34,797.58	34,683.90
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	23,191.27	6,023.67	12,426.73	18,934.96	25,573.30	6,715.97	14,086.46	21,761.57	30,515.85
EGRESOS DE OPERACIONES	13,377.16	3,509.63	7,102.21	10,637.41	13,944.63	3,301.62	6,867.93	10,581.84	14,319.75

INGRESO NETO DE INTERESES	9,814.11	2,514.04	5,324.52	8,297.55	11,628.67	3,414.35	7,218.53	11,179.72	16,196.09
OTROS INGRESOS	6,086.66	1,530.43	3,444.49	5,648.50	8,123.46	1,484.52	3,074.57	6,739.83	8,509.29
INGRESO DE OPERACIONES	15,900.77	4,044.47	8,769.00	13,946.05	19,752.13	4,898.87	10,293.10	17,919.56	24,705.38
EGRESOS GENERALES	11,607.97	4,157.11	7,645.72	11,564.22	15,769.35	3,740.39	7,226.41	11,200.04	15,983.36
UTILIDAD ANTES DE PROVISIONES	4,292.80	(112.64)	1,123.29	2,381.82	3,982.77	1,158.48	3,066.69	6,719.52	8,722.02
UTILIDAD DEL PERIODO	(363.54)	(2,073.63)	(1,769.69)	(1,559.12)	(1,433.49)	(905.66)	(1,231.40)	955.63	1,072.97
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,009.59	2,953.39	4,377.64	5,579.17	6,224.42	9,876.34	9,949.34	6,007.90	5,869.87
TOTAL PROVISIONES PARA PRESTAMOS	1,760.24	2,834.21	3,374.89	4,423.33	4,988.96	5,804.92	6,526.49	2,325.18	2,968.52
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.73	1.12	1.43	1.84	2.10	2.96	2.77	1.64	1.54
PROVISIONES / PRESTAMOS VENCIDOS (%)	87.59	95.96	77.09	79.28	80.15	58.78	65.60	38.70	50.57
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.64	1.08	1.10	1.46	1.69	1.74	1.82	0.64	0.78
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.44	6.99	7.69	7.81	7.90	7.17	6.57	6.77	6.86
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.63	9.28	9.59	9.98	10.06	8.88	7.97	8.09	7.96
PATRIMONIO / PRESTAMOS TOTALES (%)	11.11	11.14	11.31	11.28	11.45	9.96	9.17	9.70	9.34
INDICE DE ADECUACION DE CAPITAL	13.26	13.19	14.10	13.57	14.14	14.03	11.41	14.13	13.38
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.45	22.42	17.35	19.06	18.79	16.26	14.35	12.81	10.87
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.45	19.19	14.59	16.47	16.49	14.23	12.73	11.56	9.61
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.10	37.14	31.88	29.56	29.62	26.23	26.48	28.25	25.24
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.12)	(2.68)	(1.03)	(0.62)	(0.44)	(1.05)	(0.64)	0.33	0.27
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.10)	(2.10)	(0.83)	(0.50)	(0.34)	(0.82)	(0.52)	0.27	0.23
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(1.25)	(29.18)	(10.50)	(6.39)	(4.45)	(11.60)	(7.30)	3.66	3.09
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.71	7.80	7.25	7.54	7.82	7.80	7.28	7.43	7.80
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.45	4.54	4.15	4.24	4.26	3.83	3.55	3.61	3.66
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.26	3.25	3.11	3.30	3.55	3.96	3.73	3.82	4.14
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.00	102.79	87.19	82.92	79.84	76.35	70.21	62.50	64.70
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	1.98	2.01	2.25	2.48	1.72	1.59	2.30	2.17
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	104.00	118.00	129.00	138.00	125.00	135.00	140.00	138.00	133.00
NUMERO DE SUCURSALES	14.00	13.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
PRESTAMOS / EMPLEADOS	2,650.17	2,226.22	2,368.69	2,193.68	2,365.78	2,468.68	2,566.45	2,646.59	2,859.13
DEPOSITOS TOTALES / EMPLEADOS	3,218.62	3,034.62	2,928.26	2,738.54	3,011.61	3,001.73	3,176.34	3,424.68	3,439.97
UTILIDAD NETA / EMPLEADOS	(3.50)	(17.57)	(13.72)	(11.30)	(11.47)	(6.71)	(8.80)	6.92	8.07
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.32	12.17	11.93	10.51	4.25	10.60	11.56	19.74	20.66

PRESTAMOS (%)	8.79	0.27	10.67	9.16	7.29	26.87	17.59	20.65	28.59
LOCALES (%)	30.57	32.25	20.66	20.38	12.34	(4.12)	(0.46)	(6.85)	9.22
EXTRANJEROS (%)	(2.43)	(17.92)	4.62	1.88	3.82	55.25	30.21	41.73	43.02
DEPOSITOS (%)	8.70	13.52	14.76	16.58	12.46	13.17	17.72	25.05	21.53
LOCALES (%)	(10.04)	201.86	19.12	(25.38)	80.79	32.94	72.95	(9.79)	(34.78)
EXTRANJEROS (%)	9.72	9.36	14.62	20.32	9.39	11.96	15.90	26.98	25.72
PATRIMONIO (%)	11.15	6.05	5.30	10.63	10.56	13.46	(4.72)	3.75	4.85
UTILIDAD NETA (%)	(117.92)	1,256.57	(615.48)	549.65	294.31	(56.32)	(30.42)	(161.29)	(174.85)
CLASIFICACION PRESTAMOS									
NORMAL	273,502.03	259,119.48	300,599.70	296,047.92	286,978.21	316,082.67	343,339.18	340,724.18	353,387.72
MENCION ESPECIAL	1,919.75	3,824.98	3,760.20	4,999.18	6,777.65	13,070.27	11,984.49	20,562.72	17,400.86
SUBNORMAL	783.22	678.84	995.57	1,394.19	1,343.50	3,418.49	2,617.46	2,766.51	7,981.40
DUDOSO	827.83	1,417.70	1,886.18	1,564.01	1,878.97	2,110.83	2,981.84	2,487.95	2,267.16
IRRECUPERABLE	345.30	487.19	1,693.98	3,145.61	3,732.76	4,395.13	4,907.11	1,013.34	2,196.24
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.36	6.38	6.51	6.76	6.70	6.58	6.61	6.73	6.88
AL POR MENOR	6.32	6.32	6.35	6.41	6.72	6.82	7.00	6.96	7.02
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.75	8.50
PRESTAMO PERSONAL AUTO	7.24	7.25	7.30	7.34	7.33	7.36	7.33	7.33	7.34
PRESTAMO PERSONAL	9.72	9.66	9.70	9.68	9.66	11.48	11.27	16.16	16.50
TARJETA DE CREDITO	23.54	23.74	23.43	23.15	22.90	21.86	21.37	23.83	23.90
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.23	4.23	4.15	4.14	4.14	4.15	4.12	4.23	4.18
PERSONA JURIDICA	4.51	4.53	4.41	4.37	4.08	4.11	4.24	4.30	4.35