

BANCO LA HIPOTECARIA, 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	393,718.63	415,982.01	427,971.55	453,116.68	477,515.92	510,269.49	520,232.75	539,009.30	555,928.17
ACTIVOS LIQUIDOS	13,910.83	13,447.76	15,983.43	23,741.93	20,266.12	34,316.88	31,877.16	18,386.98	16,822.20
TOTAL DE PRESTAMOS	306,250.22	321,103.78	332,695.30	347,296.26	362,910.30	374,758.11	386,687.03	416,290.62	433,787.35
LOCALES	306,250.22	321,103.78	332,695.30	347,296.26	362,910.30	374,758.11	386,687.03	416,290.62	433,787.35
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	59,908.64	65,852.11	64,917.48	65,549.55	80,643.16	83,337.92	82,947.86	85,244.40	87,432.09
TOTAL DE DEPOSITOS	153,152.35	159,955.68	159,342.66	173,522.54	169,178.37	173,191.45	175,740.27	182,871.25	189,388.20
LOCALES	137,931.58	142,407.02	139,426.88	152,855.14	152,743.71	156,985.96	158,680.83	165,309.61	171,854.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	137,931.58	142,407.02	139,426.88	152,855.14	152,743.71	156,985.96	158,680.83	165,309.61	171,854.28
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	15,220.77	17,548.65	19,915.78	20,667.40	16,434.66	16,205.50	17,059.43	17,561.65	17,533.92
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	15,220.77	17,548.65	19,915.78	20,667.40	16,434.66	16,205.50	17,059.43	17,561.65	17,533.92
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	54,016.69	54,322.56	54,082.64	55,136.77	60,827.10	60,546.91	60,985.16	61,016.44	61,972.11
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	356,202.08	378,766.39	392,758.56	418,389.47	435,617.27	463,125.75	474,102.15	496,062.99	516,722.04
ACTIVOS GENERADORES DE INGRESOS	332,616.75	352,917.44	367,615.16	385,761.16	404,856.16	422,525.96	433,623.84	457,190.42	482,386.45
TOTAL DE PRESTAMOS	269,823.82	285,782.47	301,021.44	318,989.43	334,580.26	347,930.94	359,691.17	381,793.44	398,348.83
TOTAL DE INVERSIONES	62,792.92	67,134.97	66,593.71	66,771.73	70,275.90	74,595.02	73,932.67	75,396.98	84,037.63
PATRIMONIO TOTAL	50,366.58	52,409.14	52,527.23	53,307.07	57,421.90	57,434.73	57,533.90	58,076.60	61,399.61
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	19,831.36	5,431.46	11,250.38	16,540.21	22,507.70	6,880.41	14,032.88	21,256.34	29,202.18
EGRESOS DE OPERACIONES	13,825.35	3,942.05	8,074.76	12,896.23	17,589.54	4,741.66	9,880.67	15,259.91	21,092.47

INGRESO NETO DE INTERESES	6,006.01	1,489.42	3,175.63	3,643.97	4,918.16	2,138.75	4,152.21	5,996.42	8,109.71
OTROS INGRESOS	7,100.56	1,830.80	3,567.11	6,897.28	8,876.14	1,814.32	3,440.11	5,949.02	9,034.08
INGRESO DE OPERACIONES	13,106.57	3,320.21	6,742.74	10,541.25	13,794.30	3,953.07	7,592.33	11,945.44	17,143.79
EGRESOS GENERALES	10,121.59	2,640.79	5,305.80	8,400.70	11,335.04	3,355.21	6,481.77	9,697.20	14,129.22
UTILIDAD ANTES DE PROVISIONES	2,984.98	679.42	1,436.94	2,140.55	2,459.26	597.87	1,110.56	2,248.24	3,014.57
UTILIDAD DEL PERIODO	2,852.15	612.37	1,334.90	2,009.95	2,295.57	515.58	951.64	1,569.89	2,671.74
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,391.92	1,681.03	2,035.99	1,837.81	1,630.52	2,651.29	2,579.72	2,652.28	2,882.20
TOTAL PROVISIONES PARA PRESTAMOS	44.33	54.86	62.69	52.40	63.14	81.04	89.31	90.68	115.62
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.45	0.52	0.61	0.53	0.45	0.71	0.67	0.64	0.66
PROVISIONES / PRESTAMOS VENCIDOS (%)	3.19	3.26	3.08	2.85	3.87	3.06	3.46	3.42	4.01
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.01	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.03
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.72	13.06	12.64	12.17	12.74	11.87	11.72	11.32	11.15
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.75	14.04	13.60	13.36	13.71	13.22	12.99	12.17	11.89
PATRIMONIO / PRESTAMOS TOTALES (%)	17.64	16.92	16.26	15.88	16.76	16.16	15.77	14.66	14.29
INDICE DE ADECUACION DE CAPITAL	16.32	15.74	16.20	15.07	16.53	17.40	17.74	17.07	15.76
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.08	8.41	10.03	13.68	11.98	19.81	18.14	10.05	8.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.53	3.23	3.73	5.24	4.24	6.73	6.13	3.41	3.03
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.20	49.58	50.77	51.46	59.65	67.93	65.34	56.67	55.05
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	0.69	0.73	0.69	0.57	0.49	0.44	0.46	0.55
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.80	0.65	0.68	0.64	0.53	0.45	0.40	0.42	0.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.66	4.67	5.08	5.03	4.00	3.59	3.31	3.60	4.35
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.96	6.16	6.12	5.72	5.56	6.51	6.47	6.20	6.05
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.16	4.47	4.39	4.46	4.34	4.49	4.56	4.45	4.37
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.81	1.69	1.73	1.26	1.21	2.02	1.92	1.75	1.68
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	77.23	79.54	78.69	79.69	82.17	84.88	85.37	81.18	82.42
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.13	2.08	1.94	2.38	2.19	1.72	1.59	1.73	1.87
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	180.00	179.00	181.00	186.00	182.00	184.00	178.00	190.00	191.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	1,701.39	1,793.88	1,838.10	1,867.18	1,994.01	2,036.73	2,172.40	2,191.00	2,271.14
DEPOSITOS TOTALES / EMPLEADOS	850.85	893.61	880.35	932.92	929.55	941.26	987.30	962.48	991.56
UTILIDAD NETA / EMPLEADOS	15.85	3.42	7.38	10.81	12.61	2.80	5.35	8.26	13.99
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	23.54	21.79	19.70	18.10	21.28	22.67	21.56	18.96	16.42

PRESTAMOS (%)	31.21	28.21	23.52	19.48	18.50	16.71	16.23	19.87	19.53
LOCALES (%)	31.21	28.21	23.52	19.48	18.50	16.71	16.23	19.87	19.53
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	4.93	5.58	7.25	12.42	10.46	8.27	10.29	5.39	11.95
LOCALES (%)	6.73	3.39	3.14	10.83	10.74	10.24	13.81	8.15	12.51
EXTRANJEROS (%)	(8.94)	27.50	48.80	25.69	7.98	(7.65)	(14.34)	(15.03)	6.69
PATRIMONIO (%)	15.63	7.58	6.10	7.11	12.61	11.46	12.76	10.66	1.88
UTILIDAD NETA (%)	0.36	(11.62)	15.05	21.61	(19.51)	(15.81)	(28.71)	(21.89)	16.39
CLASIFICACION PRESTAMOS									
NORMAL	303,291.79	317,164.22	328,631.83	343,133.12	358,854.39	368,527.48	380,649.22	410,402.45	428,062.38
MENCION ESPECIAL	1,526.61	1,951.30	1,754.33	2,051.09	2,317.68	3,177.65	3,120.38	2,815.10	2,400.22
SUBNORMAL	533.71	976.78	1,024.47	836.92	444.01	1,365.44	1,442.30	1,595.52	1,502.96
DUDOSO	333.19	391.50	731.47	646.58	506.24	670.57	507.55	974.16	1,306.82
IRRECUPERABLE	609.26	674.84	615.89	680.94	851.13	1,098.01	1,056.89	594.07	630.59
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	5.24	5.24	5.26	5.28	5.30	5.40	5.42	5.28	5.43
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.17	9.21	9.19	9.18	9.11	9.22	9.32	9.38	9.44
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	4.21	4.23	4.30	4.28	4.34	4.36	4.33	4.35	4.36
PERSONA JURIDICA	4.44	4.45	4.45	4.43	4.47	4.48	4.44	4.42	4.42