

SCOTIABANK (PANAMÁ), S.A.
ESTADÍSTICAS 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	824,006.93	763,857.37	781,410.69	769,721.47	665,549.45	580,020.32	567,127.36	567,576.29	555,165.10
ACTIVOS LIQUIDOS	206,993.06	128,251.08	139,574.39	133,665.90	154,904.50	133,160.98	113,156.47	109,962.40	114,792.24
TOTAL DE PRESTAMOS	578,809.43	572,948.23	580,295.82	589,556.87	464,059.58	402,821.45	408,936.92	411,720.45	387,375.92
LOCALES	529,716.86	526,921.08	536,567.81	546,379.09	420,163.88	402,821.45	408,936.92	411,720.45	387,375.92
EXTRANJEROS	49,092.58	46,027.15	43,728.01	43,177.78	43,895.70	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	7,809.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23
TOTAL DE DEPOSITOS	659,851.41	355,031.23	362,750.40	373,756.21	366,570.72	371,992.53	367,897.22	368,781.60	379,483.13
LOCALES	580,880.89	268,910.86	278,526.51	291,788.90	294,450.57	296,753.13	294,861.73	296,419.79	307,931.38
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	216,512.38	263,195.20	269,690.69	279,856.66	283,686.75	288,801.09	285,903.29	288,120.04	298,882.45
DEPOSITOS DE BANCOS	364,368.51	5,715.65	8,835.81	11,932.24	10,763.82	7,952.04	8,958.44	8,299.74	9,048.93
EXTRANJEROS	78,970.52	86,120.37	84,223.89	81,967.31	72,120.16	75,239.40	73,035.49	72,361.82	71,551.75
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	74,055.82	85,898.51	84,002.03	81,745.45	71,898.43	75,239.40	73,035.49	72,361.82	71,551.75
DEPOSITOS DE BANCOS	4,914.71	221.86	221.86	221.86	221.73	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	121,133.88	120,821.51	120,987.54	119,933.90	120,823.58	118,806.95	114,624.65	113,522.01	88,561.22
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	775,847.31	787,434.90	778,654.99	758,946.07	744,778.19	671,938.84	674,269.03	668,648.88	610,357.27
ACTIVOS GENERADORES DE INGRESOS	580,460.67	577,685.93	584,259.09	570,565.61	528,868.74	494,944.07	501,675.60	507,697.89	432,776.98
TOTAL DE PRESTAMOS	544,099.51	542,816.51	549,336.15	563,131.38	521,434.51	487,884.84	494,616.37	500,638.66	425,717.75
TOTAL DE INVERSIONES	36,361.15	34,869.43	34,922.94	7,434.23	7,434.23	7,059.23	7,059.23	7,059.23	7,059.23
PATRIMONIO TOTAL	123,072.64	121,597.85	121,717.09	121,272.08	120,978.73	119,814.23	117,806.10	116,727.95	104,692.40
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	77,100.54	19,398.15	38,235.03	57,266.65	69,395.84	29,444.01	43,571.79	58,216.76	72,594.15
EGRESOS DE OPERACIONES	5,428.67	1,705.11	3,513.45	5,419.95	6,491.74	2,496.03	3,855.57	5,255.94	6,707.79

ACTIVOS (%)	13.24	(5.81)	0.71	2.88	(19.23)	(24.07)	(27.42)	(26.26)	(16.59)
PRESTAMOS (%)	13.63	11.75	11.94	9.85	(19.83)	(29.69)	(29.53)	(30.16)	(16.52)
LOCALES (%)	17.66	15.33	15.31	12.46	(20.68)	(23.55)	(23.79)	(24.65)	(7.80)
EXTRANJEROS (%)	(17.06)	(17.50)	(17.55)	(15.10)	(10.59)	(100.00)	(100.00)	(100.00)	(100.00)
DEPOSITOS (%)	17.56	(44.52)	(39.71)	(35.53)	(44.45)	4.78	1.42	(1.33)	3.52
LOCALES (%)	21.23	(51.81)	(46.27)	(41.27)	(49.31)	10.35	5.86	1.59	4.58
EXTRANJEROS (%)	(3.86)	5.16	1.12	(1.04)	(8.67)	(12.63)	(13.28)	(11.72)	(0.79)
PATRIMONIO (%)	(3.10)	(1.27)	(1.19)	(2.18)	(0.26)	(1.67)	(5.26)	(5.35)	(26.70)
UTILIDAD NETA (%)	(163.33)	(54.72)	(65.67)	(28.92)	(73.29)	9.60	420.68	252.48	633.08
CLASIFICACION PRESTAMOS									
NORMAL	556,319.63	547,976.17	555,823.71	563,339.32	436,469.14	375,567.32	382,650.91	384,813.22	391,290.81
MENCION ESPECIAL	17,559.91	21,264.33	17,815.66	19,362.68	19,781.23	19,208.95	17,439.61	18,337.14	18,140.41
SUBNORMAL	5,532.06	5,190.41	4,558.09	6,071.74	6,272.83	5,778.20	5,958.72	6,079.01	6,735.64
DUDOSO	7,454.22	8,009.33	8,112.97	6,734.12	7,250.52	7,517.29	7,408.95	6,615.27	7,101.74
IRRECUPERABLE	884.75	783.59	3,919.15	3,688.57	3,553.45	3,918.23	4,466.51	4,178.19	4,461.07
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.66	6.66	6.37	6.57	8.49	8.55	8.70	8.55	8.52
AL POR MENOR	7.64	7.56	7.83	6.98	8.05	8.50	8.69	8.77	8.68
CONSUMO									
VIVIENDA HIPOTECARIA	5.47	5.48	5.41	5.49	5.59	5.57	5.55	5.54	5.49
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	11.16	11.18	11.20	11.22	11.34	11.35	11.36	11.46	11.49
TARJETA DE CREDITO	20.65	20.58	20.41	20.29	20.52	20.50	20.84	21.02	21.08
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.78	1.78	1.96	2.10	2.23	2.30	2.37	2.41	2.41
PERSONA JURIDICA	0.98	1.17	1.35	1.74	1.94	2.17	2.29	2.27	2.32