

BANCO PANAMEÑO DE LA VIVIENDA, S.A.

ESTADISTICAS FINANCIERAS

A JUNIO 2018

(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,734,569.56	1,770,107.58	1,838,042.54	1,815,030.10	1,803,889.78	1,810,427.62	1,845,720.16	0.00	0.00
ACTIVOS LIQUIDOS	102,611.01	151,023.75	145,605.46	120,060.27	130,456.47	121,179.59	116,759.92	0.00	0.00
TOTAL DE PRESTAMOS	1,260,503.82	1,284,357.86	1,310,660.22	1,316,337.01	1,347,728.03	1,353,431.76	1,382,083.07	0.00	0.00
LOCALES	1,240,169.82	1,257,256.72	1,273,960.97	1,279,804.01	1,303,954.03	1,311,499.24	1,338,032.31	0.00	0.00
EXTRANJEROS	20,334.00	27,101.14	36,699.25	36,532.99	43,774.00	41,932.52	44,050.76	0.00	0.00
TOTAL DE INVERSIONES	258,277.10	228,308.46	264,807.55	255,020.69	204,386.98	208,756.42	232,078.87	0.00	0.00
TOTAL DE DEPOSITOS	1,257,100.48	1,271,506.69	1,311,079.58	1,260,812.56	1,257,003.51	1,287,788.50	1,273,692.40	0.00	0.00
LOCALES	1,127,083.46	1,137,909.02	1,177,819.10	1,131,010.50	1,126,619.44	1,150,954.48	1,149,119.76	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	30,112.80	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,067,769.89	1,074,343.62	1,111,091.14	1,045,941.30	1,064,758.89	1,103,119.52	1,088,799.33	0.00	0.00
DEPOSITOS DE BANCOS	59,313.57	63,565.40	66,727.96	54,956.40	61,860.56	47,834.96	60,320.43	0.00	0.00
EXTRANJEROS	130,017.02	133,597.67	133,260.48	129,802.06	130,384.07	136,834.02	124,572.64	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	130,017.02	133,597.67	133,260.48	129,802.06	130,384.07	136,834.02	124,572.64	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	151,018.12	157,662.83	165,279.43	171,942.32	173,320.41	161,480.57	164,302.06	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,699,163.80	1,703,351.01	1,774,147.68	1,768,608.77	1,769,229.67	1,790,267.60	1,841,881.35	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,461,202.88	1,472,714.22	1,499,793.76	1,523,280.65	1,535,447.96	1,537,427.25	1,594,814.85	0.00	0.00
TOTAL DE PRESTAMOS	1,211,422.13	1,230,761.11	1,246,482.44	1,267,508.47	1,304,115.92	1,318,894.81	1,346,371.64	0.00	0.00
TOTAL DE INVERSIONES	249,780.75	241,953.11	253,311.31	255,772.18	231,332.04	218,532.44	248,443.21	0.00	0.00
PATRIMONIO TOTAL	138,624.16	147,006.40	153,992.95	161,374.35	162,169.27	159,571.70	164,790.74	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	86,785.33	22,346.38	46,695.97	71,161.01	95,164.96	23,982.77	48,675.59	0.00	0.00
EGRESOS DE OPERACIONES	53,324.08	13,876.67	28,720.86	43,545.73	58,366.23	14,737.39	30,021.45	0.00	0.00

INGRESO NETO DE INTERESES	33,461.25	8,469.71	17,975.11	27,615.28	36,798.72	9,245.38	18,654.13	0.00	0.00
OTROS INGRESOS	12,535.04	2,891.29	15,811.25	18,760.37	23,376.10	2,737.67	5,935.10	0.00	0.00
INGRESO DE OPERACIONES	45,996.29	11,361.00	33,786.36	46,375.65	60,174.82	11,983.05	24,589.23	0.00	0.00
EGRESOS GENERALES	26,638.93	7,246.93	14,995.91	23,385.26	29,087.03	7,801.06	16,316.49	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	19,357.36	4,114.07	18,790.45	22,990.39	31,087.79	4,181.99	8,272.74	0.00	0.00
UTILIDAD DEL PERIODO	15,200.39	3,488.16	18,022.76	21,847.70	24,897.28	3,855.59	8,000.80	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12,595.64	14,943.71	17,662.08	19,773.11	19,624.04	13,144.91	15,210.73	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,076.39	6,099.32	5,952.84	5,684.20	9,198.38	13,559.47	13,316.25	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.00	1.16	1.35	1.50	1.46	0.97	1.10	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	48.24	40.82	33.70	28.75	46.87	103.15	87.55	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.48	0.47	0.45	0.43	0.68	1.00	0.96	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.71	8.91	8.99	9.47	9.61	8.92	8.90	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.94	10.42	10.49	10.94	11.17	10.34	10.18	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.98	12.28	12.61	13.06	12.86	11.93	11.89	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.46	12.17	10.65	12.51	12.85	12.64	12.58	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.16	11.88	11.11	9.52	10.38	9.41	9.17	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	5.92	8.53	7.92	6.61	7.23	6.69	6.33	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	28.71	29.83	31.30	29.75	26.64	25.62	27.39	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.04	0.95	2.40	1.91	1.62	1.00	1.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.89	0.82	2.03	1.65	1.41	0.86	0.87	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.97	9.49	23.41	18.05	15.35	9.66	9.71	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.94	6.07	6.23	6.23	6.20	6.24	6.10	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.65	3.77	3.83	3.81	3.80	3.83	3.76	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.29	2.30	2.40	2.42	2.40	2.41	2.34	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	57.92	63.79	44.38	50.43	48.34	65.10	66.36	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	0.79	2.11	1.64	1.52	0.71	0.74	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	372.00	373.00	379.00	381.00	375.00	383.00	380.00	0.00	0.00
NUMERO DE SUCURSALES	12.00	11.00	11.00	11.00	11.00	11.00	11.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,388.45	3,443.32	3,458.21	3,454.95	3,593.94	3,533.76	3,637.06	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,379.30	3,408.87	3,459.31	3,309.22	3,352.01	3,362.37	3,351.82	0.00	0.00
UTILIDAD NETA / EMPLEADOS	40.86	9.35	47.55	57.34	66.39	10.07	21.05	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.26	8.16	7.47	5.39	4.00	2.28	0.42	0.00	0.00

PRESTAMOS (%)	8.45	9.11	10.86	8.01	6.92	5.38	5.45	0.00	0.00
LOCALES (%)	11.44	10.80	9.89	6.19	5.14	4.31	5.03	0.00	0.00
EXTRANJEROS (%)	(58.92)	(36.19)	59.82	170.79	115.27	54.73	20.03	0.00	0.00
DEPOSITOS (%)	3.99	6.71	6.53	0.86	(0.01)	1.28	(2.85)	0.00	0.00
LOCALES (%)	5.09	7.89	7.68	2.37	(0.04)	1.15	(2.44)	0.00	0.00
EXTRANJEROS (%)	(4.67)	(2.33)	(2.60)	(10.64)	0.28	2.42	(6.52)	0.00	0.00
PATRIMONIO (%)	19.64	15.63	15.82	14.02	14.77	2.42	(0.59)	0.00	0.00
UTILIDAD NETA (%)	27.90	21.13	160.30	107.92	63.79	10.53	(55.61)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,196,573.97	1,209,827.24	1,250,711.22	1,255,660.94	1,279,229.78	1,275,952.59	1,308,805.63	0.00	0.00
MENCION ESPECIAL	45,615.55	46,180.05	30,264.51	26,424.27	27,222.66	35,905.61	38,421.52	0.00	0.00
SUBNORMAL	10,152.50	16,908.81	13,141.19	18,046.12	24,217.53	25,973.95	17,680.44	0.00	0.00
DUDOSO	4,232.65	4,007.85	6,342.04	5,166.19	6,502.06	6,674.86	7,111.75	0.00	0.00
IRRECUPERABLE	10,005.54	13,533.23	16,154.10	16,723.68	19,754.39	22,484.21	23,379.99	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.92	7.41	7.42	7.44	7.48	7.47	7.66	0.00	0.00
AL POR MENOR	7.17	7.45	7.34	7.28	7.29	7.33	7.60	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.54	6.16	6.12	6.13	6.10	6.16	6.12	0.00	0.00
PRESTAMO PERSONAL AUTO	6.82	7.00	7.01	7.02	7.02	7.02	7.14	0.00	0.00
PRESTAMO PERSONAL	8.03	8.17	8.14	8.12	8.11	7.96	7.93	0.00	0.00
TARJETA DE CREDITO	17.64	17.77	17.98	17.90	18.01	18.61	18.75	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.25	4.27	4.28	4.29	4.31	4.33	4.34	0.00	0.00
PERSONA JURIDICA	4.36	4.37	4.41	4.42	4.44	4.47	4.51	0.00	0.00