

**BANCO FICOHSA (PANAMÁ), S. A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	428,877.73	462,838.03	501,291.93	523,697.24	517,056.97	510,320.72	566,021.54	526,096.78	0.00
ACTIVOS LIQUIDOS	70,717.39	65,875.14	63,818.02	60,549.29	47,913.97	67,296.73	143,279.96	108,184.29	0.00
TOTAL DE PRESTAMOS	295,722.13	333,272.47	359,303.59	365,229.52	379,840.55	367,327.86	345,787.68	342,358.99	0.00
LOCALES	126,289.48	120,431.19	125,159.73	122,378.84	137,802.86	131,267.57	129,445.18	124,963.74	0.00
EXTRANJEROS	169,432.65	212,841.28	234,143.85	242,850.68	242,037.69	236,060.28	216,342.50	217,395.25	0.00
TOTAL DE INVERSIONES	40,777.33	40,435.42	53,954.66	72,982.99	65,775.13	50,875.24	51,118.85	49,652.58	0.00
TOTAL DE DEPOSITOS	376,450.75	405,233.19	444,687.09	472,605.72	457,516.41	456,402.31	514,368.53	474,304.45	0.00
LOCALES	26,063.12	27,311.85	20,809.83	17,831.33	16,998.29	18,792.92	27,761.25	21,073.68	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	26,063.12	27,311.85	20,809.83	17,222.66	16,185.77	17,102.41	16,861.48	15,780.61	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	608.67	812.52	1,690.51	10,899.77	5,293.07	0.00
EXTRANJEROS	350,387.63	377,921.33	423,877.26	454,774.39	440,518.12	437,609.39	486,607.28	453,230.77	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	342,031.44	371,664.61	417,055.86	415,931.67	417,454.70	409,684.36	454,083.99	429,092.93	0.00
DEPOSITOS DE BANCOS	8,356.19	6,256.72	6,821.40	38,842.72	23,063.42	27,925.03	32,523.29	24,137.83	0.00
PATRIMONIO TOTAL	33,863.13	33,198.46	32,936.41	35,437.82	35,121.63	29,652.06	29,858.46	30,625.50	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	420,141.67	440,655.56	475,329.30	480,522.01	472,967.35	486,579.37	533,656.73	524,897.01	0.00
ACTIVOS GENERADORES DE INGRESOS	327,228.88	344,553.15	386,838.35	390,313.48	391,057.57	395,955.49	405,082.39	415,112.04	0.00
TOTAL DE PRESTAMOS	285,670.01	297,983.22	332,432.16	333,978.55	337,781.34	350,300.16	352,545.63	353,794.25	0.00
TOTAL DE INVERSIONES	41,558.87	46,569.93	54,406.19	56,334.93	53,276.23	45,655.33	52,536.76	61,317.79	0.00
PATRIMONIO TOTAL	32,245.37	31,229.65	33,752.54	34,797.58	34,492.38	31,425.26	31,397.44	33,031.66	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	25,573.30	6,715.97	14,086.46	21,761.57	30,318.24	8,040.88	16,225.05	24,636.21	0.00
EGRESOS DE OPERACIONES	13,944.63	3,301.62	6,867.93	10,581.84	14,319.75	3,939.11	8,017.42	12,024.61	0.00
INGRESO NETO DE INTERESES	11,628.67	3,414.35	7,218.53	11,179.72	15,998.49	4,101.77	8,207.63	12,611.60	0.00
OTROS INGRESOS	8,123.46	1,484.52	3,074.57	6,739.83	8,854.40	2,154.88	4,417.04	6,277.94	0.00

INGRESO DE OPERACIONES	19,752.13	4,898.87	10,293.10	17,919.56	24,852.88	6,256.65	12,624.67	18,889.54	0.00
EGRESOS GENERALES	15,769.35	3,740.39	7,226.41	11,200.04	17,309.98	3,724.91	7,986.74	11,690.98	0.00
UTILIDAD ANTES DE PROVISIONES	3,982.77	1,158.48	3,066.69	6,719.52	7,542.90	2,531.74	4,637.93	7,198.56	0.00
UTILIDAD DEL PERIODO	(1,433.49)	(905.66)	(1,231.40)	955.63	689.94	704.50	1,272.91	1,931.44	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,224.42	9,876.34	9,949.34	6,007.90	5,805.28	4,622.97	5,783.46	9,111.70	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,988.96	5,804.92	6,526.49	2,325.18	3,392.82	9,222.97	9,225.57	9,712.26	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.10	2.96	2.77	1.64	1.53	1.26	1.67	2.66	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	80.15	58.78	65.60	38.70	58.44	199.50	159.52	106.59	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.69	1.74	1.82	0.64	0.89	2.51	2.67	2.84	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.90	7.17	6.57	6.77	6.79	5.81	5.28	5.82	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.06	8.88	7.97	8.09	7.88	7.09	7.52	7.81	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.45	9.96	9.17	9.70	9.25	8.07	8.63	8.95	0.00
INDICE DE ADECUACION DE CAPITAL	12.34	12.12	9.86	12.17	11.51	14.44	12.96	12.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.79	16.26	14.35	12.81	10.47	14.75	27.86	22.81	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.49	14.23	12.73	11.56	9.27	13.19	25.31	20.56	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.62	26.23	26.48	28.25	24.85	25.89	37.79	33.28	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.44)	(1.05)	(0.64)	0.33	0.18	0.71	0.63	0.62	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.34)	(0.82)	(0.52)	0.27	0.15	0.58	0.48	0.49	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(4.45)	(11.60)	(7.30)	3.66	2.00	8.97	8.11	7.80	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.82	7.80	7.28	7.43	7.75	8.12	8.01	7.91	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.26	3.83	3.55	3.61	3.66	3.98	3.96	3.86	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.55	3.96	3.73	3.82	4.09	4.14	4.05	4.05	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	79.84	76.35	70.21	62.50	69.65	59.54	63.26	61.89	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	1.72	1.59	2.30	2.26	2.18	2.18	2.02	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	125.00	135.00	140.00	138.00	133.00	152.00	150.00	146.00	0.00
NUMERO DE SUCURSALES	11.00	11.00	11.00	11.00	11.00	11.00	9.00	9.00	0.00
PRESTAMOS / EMPLEADOS	2,365.78	2,468.68	2,566.45	2,646.59	2,855.94	2,416.63	2,305.25	2,344.92	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,011.61	3,001.73	3,176.34	3,424.68	3,439.97	3,002.65	3,429.12	3,248.66	0.00
UTILIDAD NETA / EMPLEADOS	(11.47)	(6.71)	(8.80)	6.92	5.19	4.63	8.49	13.23	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.25	10.60	11.56	19.74	20.56	10.26	12.91	0.46	0.00
PRESTAMOS (%)	7.29	26.87	17.59	20.65	28.45	10.22	(3.76)	(6.26)	0.00
LOCALES (%)	12.34	(4.12)	(0.46)	(6.85)	9.12	9.00	3.42	2.11	0.00
EXTRANJEROS (%)	3.82	55.25	30.21	41.73	42.85	10.91	(7.60)	(10.48)	0.00
DEPOSITOS (%)	12.46	13.17	17.72	25.05	21.53	12.63	15.67	0.36	0.00

LOCALES (%)	80.79	32.94	72.95	(9.79)	(34.78)	(31.19)	33.40	18.18	0.00
EXTRANJEROS (%)	9.39	11.96	15.90	26.98	25.72	15.79	14.80	(0.34)	0.00
PATRIMONIO (%)	10.56	13.46	(4.72)	3.75	3.72	(10.68)	(9.35)	(13.58)	0.00
UTILIDAD NETA (%)	294.31	(56.32)	(30.42)	(161.29)	(148.13)	(177.79)	(203.37)	102.11	0.00
CLASIFICACION PRESTAMOS									
NORMAL	286,978.21	316,082.67	343,339.18	340,724.18	353,387.72	352,040.94	339,233.56	337,191.51	0.00
MENCION ESPECIAL	6,777.65	13,070.27	11,984.49	20,562.72	17,400.86	11,330.28	3,461.39	2,483.83	0.00
SUBNORMAL	1,343.50	3,418.49	2,617.46	2,766.51	7,981.40	8,878.39	7,272.73	7,155.16	0.00
DUDOSO	1,878.97	2,110.83	2,981.84	2,487.95	2,267.16	2,583.10	3,459.84	1,634.82	0.00
IRRECUPERABLE	3,732.76	4,395.13	4,907.11	1,013.34	2,196.24	1,718.12	1,585.72	3,605.93	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.70	6.58	6.61	6.73	6.88	6.79	6.90	6.90	0.00
AL POR MENOR	6.72	6.82	7.00	6.96	7.02	7.08	7.15	7.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	7.75	8.50	0.00	6.50	0.00	0.00
PRESTAMO PERSONAL AUTO	7.33	7.36	7.33	7.33	7.34	7.35	7.36	8.22	0.00
PRESTAMO PERSONAL	9.66	11.48	11.27	16.16	16.50	17.12	17.47	17.85	0.00
TARJETA DE CREDITO	22.90	21.86	21.37	23.83	23.90	23.82	24.39	24.32	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.14	4.15	4.12	4.23	4.18	4.08	4.02	4.11	0.00
PERSONA JURIDICA	4.08	4.11	4.24	4.30	4.35	4.35	4.32	4.37	0.00