

BANCO LA HIPOTECARIA, 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	477,515.92	510,269.49	520,232.75	539,009.30	555,928.17	576,809.47	581,385.77	600,015.33	0.00
ACTIVOS LIQUIDOS	20,266.12	34,316.88	31,877.16	18,386.98	16,822.20	25,134.37	19,346.57	17,329.67	0.00
TOTAL DE PRESTAMOS	362,910.30	374,758.11	386,687.03	416,290.62	433,787.35	445,878.74	460,428.65	479,576.93	0.00
LOCALES	362,910.30	374,758.11	386,687.03	416,290.62	433,787.35	445,878.74	460,428.65	479,576.93	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	80,643.16	83,337.92	82,947.86	85,244.40	87,432.09	87,389.19	86,946.21	86,807.32	0.00
TOTAL DE DEPOSITOS	169,178.37	173,191.45	175,740.27	182,871.25	189,388.20	188,328.37	193,479.76	194,546.22	0.00
LOCALES	152,743.71	156,985.96	158,680.83	165,309.61	171,854.28	170,790.89	174,202.10	170,978.85	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	152,743.71	156,985.96	158,680.83	165,309.61	171,854.28	170,790.89	174,202.10	170,978.85	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	16,434.66	16,205.50	17,059.43	17,561.65	17,533.92	17,537.48	19,277.66	23,567.37	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	16,434.66	16,205.50	17,059.43	17,561.65	17,533.92	17,537.48	19,277.66	23,567.37	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	60,827.10	60,546.91	60,985.16	61,016.44	61,972.11	60,078.93	60,426.76	60,967.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	435,617.27	463,125.75	474,102.15	496,062.99	516,722.04	543,539.48	550,809.26	569,512.31	0.00
ACTIVOS GENERADORES DE INGRESOS	404,856.16	422,525.96	433,623.84	457,190.42	482,386.45	495,681.98	508,504.88	533,959.64	0.00
TOTAL DE PRESTAMOS	334,580.26	347,930.94	359,691.17	381,793.44	398,348.83	410,318.42	423,557.84	447,933.78	0.00
TOTAL DE INVERSIONES	70,275.90	74,595.02	73,932.67	75,396.98	84,037.63	85,363.56	84,947.04	86,025.86	0.00
PATRIMONIO TOTAL	57,421.90	57,434.73	57,533.90	58,076.60	61,399.61	60,312.92	60,705.96	60,992.06	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	22,507.70	6,880.41	14,032.88	21,256.34	29,202.18	7,474.89	15,418.57	23,359.58	0.00
EGRESOS DE OPERACIONES	17,589.54	4,741.66	9,880.67	15,259.91	21,092.47	5,456.50	10,925.28	17,086.64	0.00

INGRESO NETO DE INTERESES	4,918.16	2,138.75	4,152.21	5,996.42	8,109.71	2,018.39	4,493.29	6,272.93	0.00
OTROS INGRESOS	8,876.14	1,814.32	3,440.11	5,949.02	9,034.08	2,248.07	4,578.23	6,710.53	0.00
INGRESO DE OPERACIONES	13,794.30	3,953.07	7,592.33	11,945.44	17,143.79	4,266.46	9,071.51	12,983.46	0.00
EGRESOS GENERALES	11,335.04	3,355.21	6,481.77	9,697.20	14,129.22	3,771.25	7,768.87	10,925.52	0.00
UTILIDAD ANTES DE PROVISIONES	2,459.26	597.87	1,110.56	2,248.24	3,014.57	495.21	1,302.65	2,057.94	0.00
UTILIDAD DEL PERIODO	2,295.57	515.58	951.64	1,569.89	2,671.74	366.28	1,010.14	1,624.92	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,630.52	2,651.29	2,579.72	2,652.28	2,882.20	3,184.94	3,580.14	4,556.84	0.00
TOTAL PROVISIONES PARA PRESTAMOS	63.14	81.04	89.31	90.68	115.62	228.31	259.90	290.06	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.45	0.71	0.67	0.64	0.66	0.71	0.78	0.95	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	3.87	3.06	3.46	3.42	4.01	7.17	7.26	6.37	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.02	0.02	0.02	0.02	0.03	0.05	0.06	0.06	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.74	11.87	11.72	11.32	11.15	10.42	10.39	10.16	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.71	13.22	12.99	12.17	11.89	11.27	11.04	10.76	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.76	16.16	15.77	14.66	14.29	13.47	13.12	12.71	0.00
INDICE DE ADECUACION DE CAPITAL	16.53	17.40	17.74	17.07	15.78	15.20	14.95	14.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.98	19.81	18.14	10.05	8.88	13.35	10.00	8.91	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.24	6.73	6.13	3.41	3.03	4.36	3.33	2.89	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.65	67.93	65.34	56.67	55.05	59.75	54.94	53.53	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.57	0.49	0.44	0.46	0.55	0.30	0.40	0.41	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.53	0.45	0.40	0.42	0.52	0.27	0.37	0.38	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.00	3.59	3.31	3.60	4.35	2.43	3.33	3.55	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.56	6.51	6.47	6.20	6.05	6.03	6.06	5.83	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.34	4.49	4.56	4.45	4.37	4.40	4.30	4.27	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	2.02	1.92	1.75	1.68	1.63	1.77	1.57	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	82.17	84.88	85.37	81.18	82.42	88.39	85.64	84.15	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	1.72	1.59	1.73	1.87	1.81	1.80	1.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	182.00	184.00	178.00	190.00	191.00	183.00	182.00	193.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	1,994.01	2,036.73	2,172.40	2,191.00	2,271.14	2,436.50	2,529.83	2,484.85	0.00
DEPOSITOS TOTALES / EMPLEADOS	929.55	941.26	987.30	962.48	991.56	1,029.12	1,063.08	1,008.01	0.00
UTILIDAD NETA / EMPLEADOS	12.61	2.80	5.35	8.26	13.99	2.00	5.55	8.42	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	21.28	22.67	21.56	18.96	16.42	13.04	11.75	11.32	0.00

PRESTAMOS (%)	18.50	16.71	16.23	19.87	19.53	18.98	19.07	15.20	0.00
LOCALES (%)	18.50	16.71	16.23	19.87	19.53	18.98	19.07	15.20	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	10.46	8.27	10.29	5.39	11.95	8.74	10.09	6.38	0.00
LOCALES (%)	10.74	10.24	13.81	8.15	12.51	8.79	9.78	3.43	0.00
EXTRANJEROS (%)	7.98	(7.65)	(14.34)	(15.03)	6.69	8.22	13.00	34.20	0.00
PATRIMONIO (%)	12.61	11.46	12.76	10.66	1.88	(0.77)	(0.92)	(0.08)	0.00
UTILIDAD NETA (%)	(19.51)	(15.81)	(28.71)	(21.89)	16.39	(28.96)	6.15	3.51	0.00
CLASIFICACION PRESTAMOS									
NORMAL	358,854.39	368,527.48	380,649.22	410,402.45	428,062.38	438,139.61	451,261.20	469,138.93	0.00
MENCION ESPECIAL	2,317.68	3,177.65	3,120.38	2,815.10	2,400.22	4,058.24	4,619.72	4,569.30	0.00
SUBNORMAL	444.01	1,365.44	1,442.30	1,595.52	1,502.96	1,317.80	1,438.37	2,727.27	0.00
DUDOSO	506.24	670.57	507.55	974.16	1,306.82	1,478.55	2,077.94	1,900.99	0.00
IRRECUPERABLE	851.13	1,098.01	1,056.89	594.07	630.59	1,112.84	1,291.31	1,530.51	0.00
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	5.30	5.40	5.42	5.28	5.43	6.31	6.30	6.28	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.11	9.22	9.32	9.38	9.44	9.56	9.65	9.69	0.00
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	4.34	4.36	4.33	4.35	4.36	4.37	4.38	4.37	0.00
PERSONA JURIDICA	4.47	4.48	4.44	4.42	4.42	4.43	4.43	4.42	0.00