

SCOTIABANK (PANAMÁ), S.A.
ESTADÍSTICAS 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	665,549.45	580,020.32	567,127.36	567,576.29	555,165.10	537,318.17	83,044.12	81,263.82	0.00
ACTIVOS LIQUIDOS	154,904.50	133,160.98	113,156.47	109,962.40	114,792.24	112,982.68	22,679.40	20,999.25	0.00
TOTAL DE PRESTAMOS	464,059.58	402,821.45	408,936.92	411,720.45	387,375.92	373,067.19	0.00	0.00	0.00
LOCALES	420,163.88	402,821.45	408,936.92	411,720.45	387,375.92	373,067.19	0.00	0.00	0.00
EXTRANJEROS	43,895.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	0.00	0.00	0.00
TOTAL DE DEPOSITOS	366,570.72	371,992.53	367,897.22	368,781.60	379,483.13	363,989.68	0.00	0.00	0.00
LOCALES	294,450.57	296,753.13	294,861.73	296,419.79	307,931.38	295,514.34	0.00	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	283,686.75	288,801.09	285,903.29	288,120.04	298,882.45	293,900.69	0.00	0.00	0.00
DEPOSITOS DE BANCOS	10,763.82	7,952.04	8,958.44	8,299.74	9,048.93	1,613.64	0.00	0.00	0.00
EXTRANJEROS	72,120.16	75,239.40	73,035.49	72,361.82	71,551.75	68,475.34	0.00	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	71,898.43	75,239.40	73,035.49	72,361.82	71,551.75	68,475.34	0.00	0.00	0.00
DEPOSITOS DE BANCOS	221.73	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	120,823.58	118,806.95	114,624.65	113,522.01	88,561.22	86,911.18	81,111.38	77,625.39	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	744,778.19	671,938.84	674,269.03	668,648.88	610,357.27	558,669.25	325,085.74	324,420.05	0.00
ACTIVOS GENERADORES DE INGRESOS	528,868.74	494,944.07	501,675.60	507,697.89	432,776.98	395,003.55	207,998.08	209,389.84	0.00
TOTAL DE PRESTAMOS	521,434.51	487,884.84	494,616.37	500,638.66	425,717.75	387,944.32	204,468.46	205,860.22	0.00
TOTAL DE INVERSIONES	7,434.23	7,059.23	7,059.23	7,059.23	7,059.23	7,059.23	3,529.62	3,529.62	0.00
PATRIMONIO TOTAL	120,978.73	119,814.23	117,806.10	116,727.95	104,692.40	102,859.07	97,868.02	95,573.70	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	69,395.84	29,444.01	43,571.79	58,216.76	72,594.15	13,889.59	23,740.27	23,740.27	0.00
EGRESOS DE OPERACIONES	6,491.74	2,496.03	3,855.57	5,255.94	6,707.79	1,606.09	2,739.10	2,739.15	0.00
INGRESO NETO DE INTERESES	62,904.10	26,947.98	39,716.23	52,960.81	65,886.36	12,283.50	21,001.17	21,001.12	0.00
OTROS INGRESOS	42,403.87	17,842.19	26,508.12	35,930.09	46,486.97	8,486.97	18,819.09	19,444.28	0.00

INGRESO DE OPERACIONES	105,307.97	44,790.17	66,224.35	88,890.90	112,373.33	20,770.48	39,820.26	40,445.40	0.00
EGRESOS GENERALES	73,957.78	30,279.41	47,809.01	62,775.70	78,545.28	14,800.66	28,886.88	32,838.71	0.00
UTILIDAD ANTES DE PROVISIONES	31,350.18	14,510.77	18,415.34	26,115.20	33,828.05	5,969.82	10,933.38	7,606.69	0.00
UTILIDAD DEL PERIODO	(1,210.08)	(1,345.59)	(5,527.89)	(6,630.53)	(8,870.92)	(1,650.04)	(1,570.72)	(5,470.89)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	12,854.22	12,496.81	13,167.44	12,278.40	12,816.48	13,880.42	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,267.59	9,168.54	8,987.77	8,302.38	40,353.75	40,309.81	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.77	3.10	3.22	2.98	3.31	3.72	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	72.10	73.37	68.26	67.62	314.86	290.41	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.00	2.28	2.20	2.02	10.42	10.80	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	18.15	20.48	20.21	20.00	15.95	16.17	97.67	95.52	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	25.65	28.99	27.55	27.11	22.45	22.86	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	26.04	29.49	28.03	27.57	22.86	23.30	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	21.08	22.37	21.24	21.75	18.54	18.56	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	42.26	35.80	30.76	29.82	30.25	31.04	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.27	22.96	19.95	19.37	20.68	21.03	27.31	25.84	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.18	37.69	32.68	31.73	32.11	32.98	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.20)	(1.09)	(2.20)	(1.74)	(2.05)	(1.67)	(1.51)	(3.48)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.14)	(0.80)	(1.64)	(1.32)	(1.45)	(1.18)	(0.97)	(2.25)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(0.86)	(4.49)	(9.38)	(7.57)	(8.47)	(6.42)	(3.21)	(7.63)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.85	23.80	17.37	15.29	16.77	14.07	22.83	15.12	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.13	2.02	1.54	1.38	1.55	1.63	2.63	1.74	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.72	21.78	15.83	13.91	15.22	12.44	20.19	13.37	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	149.09	67.60	72.19	70.62	69.90	71.26	72.54	81.19	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.87	14.42	10.57	9.44	10.74	8.59	18.10	12.38	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	655.00	645.00	640.00	629.00	609.00	604.00	1.00	1.00	0.00
NUMERO DE SUCURSALES	10.00	10.00	10.00	9.00	8.00	8.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	708.49	624.53	638.96	654.56	636.09	617.66	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	559.65	576.73	574.84	586.30	623.13	602.63	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	(1.58)	(2.09)	(8.64)	(10.54)	(14.57)	(2.73)	(1,570.72)	(5,470.89)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(19.23)	(24.07)	(27.42)	(26.26)	(16.59)	(7.36)	(85.36)	(85.68)	0.00
PRESTAMOS (%)	(19.83)	(29.69)	(29.53)	(30.16)	(16.52)	(7.39)	(100.00)	(100.00)	0.00
LOCALES (%)	(20.68)	(23.55)	(23.79)	(24.65)	(7.80)	(7.39)	(100.00)	(100.00)	0.00
EXTRANJEROS (%)	(10.59)	(100.00)	(100.00)	(100.00)	(100.00)	0.00	0.00	0.00	0.00
DEPOSITOS (%)	(44.45)	4.78	1.42	(1.33)	3.52	(2.15)	(100.00)	(100.00)	0.00

LOCALES (%)	(49.31)	10.35	5.86	1.59	4.58	(0.42)	(100.00)	(100.00)	0.00
EXTRANJEROS (%)	(8.67)	(12.63)	(13.28)	(11.72)	(0.79)	(8.99)	(100.00)	(100.00)	0.00
PATRIMONIO (%)	(0.26)	(1.67)	(5.26)	(5.35)	(26.70)	(26.85)	(29.24)	(31.62)	0.00
UTILIDAD NETA (%)	(73.29)	9.60	420.68	252.48	633.08	22.63	(71.59)	(17.49)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	436,469.14	375,567.32	382,650.91	384,813.22	391,290.81	378,186.18	0.00	0.00	0.00
MENCION ESPECIAL	19,781.23	19,208.95	17,439.61	18,337.14	18,140.41	17,049.18	0.00	0.00	0.00
SUBNORMAL	6,272.83	5,778.20	5,958.72	6,079.01	6,735.64	5,663.06	0.00	0.00	0.00
DUDOSO	7,250.52	7,517.29	7,408.95	6,615.27	7,101.74	6,927.28	0.00	0.00	0.00
IRRECUPERABLE	3,553.45	3,918.23	4,466.51	4,178.19	4,461.07	5,551.30	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	8.49	8.55	8.70	8.55	8.52	8.52	0.00	0.00	0.00
AL POR MENOR	8.05	8.50	8.69	8.77	8.68	9.08	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.59	5.57	5.55	5.54	5.49	6.25	0.00	0.00	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	11.34	11.35	11.36	11.46	11.49	11.34	0.00	0.00	0.00
TARJETA DE CREDITO	20.52	20.50	20.84	21.02	21.08	21.09	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.23	2.30	2.37	2.41	2.41	2.43	0.00	0.00	0.00
PERSONA JURIDICA	1.94	2.17	2.29	2.27	2.32	2.29	0.00	0.00	0.00