

BANCO PANAMEÑO DE LA VIVIENDA, S.A.
ESTADISTICAS FINANCIERAS
A MARZO 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,803,889.78	1,810,427.62	1,845,720.16	1,868,269.49	1,787,995.22	1,734,517.04	0.00	0.00	0.00
ACTIVOS LIQUIDOS	130,456.47	121,179.59	116,759.92	146,532.01	180,816.36	214,128.26	0.00	0.00	0.00
TOTAL DE PRESTAMOS	1,347,728.03	1,353,431.76	1,382,083.07	1,405,773.88	1,384,937.55	1,370,737.13	0.00	0.00	0.00
LOCALES	1,303,954.03	1,311,499.24	1,338,032.31	1,367,225.27	1,341,662.63	1,338,820.21	0.00	0.00	0.00
EXTRANJEROS	43,774.00	41,932.52	44,050.76	38,548.61	43,274.92	31,916.93	0.00	0.00	0.00
TOTAL DE INVERSIONES	204,386.98	208,756.42	232,078.87	197,344.07	69,779.43	38,056.04	0.00	0.00	0.00
TOTAL DE DEPOSITOS	1,257,003.51	1,287,788.50	1,273,692.40	1,296,479.30	1,265,737.70	1,256,640.23	0.00	0.00	0.00
LOCALES	1,126,619.44	1,150,954.48	1,149,119.76	1,169,444.10	1,144,195.76	1,135,088.71	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	1,064,758.89	1,103,119.52	1,088,799.33	1,085,123.20	1,061,754.92	1,031,762.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	61,860.56	47,834.96	60,320.43	84,320.89	82,440.85	103,326.71	0.00	0.00	0.00
EXTRANJEROS	130,384.07	136,834.02	124,572.64	127,035.20	121,541.93	121,551.52	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	130,384.07	136,834.02	124,572.64	127,035.20	121,541.93	121,551.52	0.00	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	173,320.41	161,480.57	164,302.06	159,448.08	153,644.70	160,212.47	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,769,229.67	1,790,267.60	1,841,881.35	1,841,649.79	1,795,942.50	1,772,472.33	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,535,447.96	1,537,427.25	1,594,814.85	1,587,237.83	1,503,415.99	1,485,490.68	0.00	0.00	0.00
TOTAL DE PRESTAMOS	1,304,115.92	1,318,894.81	1,346,371.64	1,361,055.44	1,366,332.79	1,362,084.45	0.00	0.00	0.00
TOTAL DE INVERSIONES	231,332.04	218,532.44	248,443.21	226,182.38	137,083.20	123,406.23	0.00	0.00	0.00
PATRIMONIO TOTAL	162,169.27	159,571.70	164,790.74	165,695.20	163,482.56	160,846.52	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	95,164.96	23,982.77	48,675.59	74,359.37	99,280.28	23,546.97	0.00	0.00	0.00
EGRESOS DE OPERACIONES	58,366.23	14,737.39	30,021.45	46,246.25	63,020.94	15,422.09	0.00	0.00	0.00
INGRESO NETO DE INTERESES	36,798.72	9,245.38	18,654.13	28,113.12	36,259.34	8,124.88	0.00	0.00	0.00
OTROS INGRESOS	23,376.10	2,737.67	5,935.10	8,875.82	11,856.33	2,097.13	0.00	0.00	0.00

INGRESO DE OPERACIONES	60,174.82	11,983.05	24,589.23	36,988.93	48,115.67	10,222.01	0.00	0.00	0.00
EGRESOS GENERALES	29,087.03	7,801.06	16,316.49	24,963.59	41,836.52	7,035.78	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	31,087.79	4,181.99	8,272.74	12,025.35	6,279.15	3,186.23	0.00	0.00	0.00
UTILIDAD DEL PERIODO	24,897.28	3,855.59	8,000.80	9,135.23	(8,730.44)	1,882.51	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	19,624.04	13,144.91	15,210.73	18,686.20	38,471.90	43,900.95	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,198.38	13,559.47	13,316.25	15,278.45	13,634.05	17,656.18	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.46	0.97	1.10	1.33	2.78	3.20	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	46.87	103.15	87.55	81.76	35.44	40.22	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.68	1.00	0.96	1.09	0.98	1.29	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.61	8.92	8.90	8.53	8.59	9.24	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.17	10.34	10.18	9.95	10.56	11.37	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.86	11.93	11.89	11.34	11.09	11.69	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.85	12.64	12.68	11.72	15.66	17.75	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.38	9.41	9.17	11.30	14.29	17.04	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.23	6.69	6.33	7.84	10.11	12.35	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.64	25.62	27.39	26.52	19.80	20.07	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.62	1.00	1.00	0.77	(0.58)	0.51	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.41	0.86	0.87	0.66	(0.49)	0.42	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.35	9.66	9.71	7.35	(5.34)	4.68	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.20	6.24	6.10	6.25	6.60	6.34	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.80	3.83	3.76	3.88	4.19	4.15	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.40	2.41	2.34	2.36	2.41	2.19	0.00	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	48.34	65.10	66.36	67.49	86.95	68.83	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.52	0.71	0.74	0.75	0.79	0.56	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	375.00	383.00	380.00	375.00	365.00	342.00	0.00	0.00	0.00
NUMERO DE SUCURSALES	11.00	11.00	11.00	11.00	11.00	11.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,593.94	3,533.76	3,637.06	3,748.73	3,794.35	4,008.00	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,352.01	3,362.37	3,351.82	3,457.28	3,467.77	3,674.39	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	66.39	10.07	21.05	24.36	(23.92)	5.50	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.00	2.28	0.42	2.93	(0.88)	(4.19)	0.00	0.00	0.00
PRESTAMOS (%)	6.92	5.38	5.45	6.79	2.76	1.28	0.00	0.00	0.00
LOCALES (%)	5.14	4.31	5.03	6.83	2.89	2.08	0.00	0.00	0.00
EXTRANJEROS (%)	115.27	54.73	20.03	5.52	(1.14)	(23.89)	0.00	0.00	0.00
DEPOSITOS (%)	(0.01)	1.28	(2.85)	2.83	0.69	(2.42)	0.00	0.00	0.00

LOCALES (%)	(0.04)	1.15	(2.44)	3.40	1.56	(1.38)	0.00	0.00	0.00
EXTRANJEROS (%)	0.28	2.42	(6.52)	(2.13)	(6.78)	(11.17)	0.00	0.00	0.00
PATRIMONIO (%)	14.77	2.42	(0.59)	(7.27)	(11.35)	(0.79)	0.00	0.00	0.00
UTILIDAD NETA (%)	63.79	10.53	(55.61)	(58.19)	(135.07)	(51.17)	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,279,229.78	1,275,952.59	1,308,805.63	1,243,954.32	1,210,707.25	1,155,816.55	0.00	0.00	0.00
MENCION ESPECIAL	27,222.66	35,905.61	38,421.52	116,082.05	125,222.24	147,149.61	0.00	0.00	0.00
SUBNORMAL	24,217.53	25,973.95	17,680.44	30,086.15	30,082.75	46,525.16	0.00	0.00	0.00
DUDOSO	6,502.06	6,674.86	7,111.75	15,068.91	15,947.37	16,657.45	0.00	0.00	0.00
IRRECUPERABLE	19,754.39	22,484.21	23,379.99	15,860.91	16,611.99	22,244.54	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.48	7.47	7.66	7.81	7.61	7.55	0.00	0.00	0.00
AL POR MENOR	7.29	7.33	7.60	7.78	7.77	7.77	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.10	6.16	6.12	6.27	6.35	6.41	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	7.02	7.02	7.14	7.17	7.13	7.24	0.00	0.00	0.00
PRESTAMO PERSONAL	8.11	7.96	7.93	8.09	7.85	7.81	0.00	0.00	0.00
TARJETA DE CREDITO	18.01	18.61	18.75	18.83	20.16	20.27	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.31	4.33	4.34	4.39	4.41	4.44	0.00	0.00	0.00
PERSONA JURIDICA	4.44	4.47	4.51	4.53	4.57	4.59	0.00	0.00	0.00