

**BANCO FICOHSA (PANAMÁ), S. A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas)**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	517,056.97	510,320.72	566,021.54	526,096.78	498,440.27	516,975.93	543,078.94	533,290.21	0.00
ACTIVOS LIQUIDOS	47,913.97	67,296.73	143,279.96	108,184.29	54,453.83	74,442.40	69,344.49	46,928.66	0.00
TOTAL DE PRESTAMOS	379,840.55	367,327.86	345,787.68	342,358.99	374,943.54	374,027.46	397,152.02	403,105.71	0.00
LOCALES	137,802.86	131,267.57	129,445.18	124,963.74	131,041.47	126,879.55	136,388.45	149,730.08	0.00
EXTRANJEROS	242,037.69	236,060.28	216,342.50	217,395.25	243,902.07	247,147.91	260,763.57	253,375.63	0.00
TOTAL DE INVERSIONES	65,775.13	50,875.24	51,118.85	49,652.58	34,561.08	32,424.84	34,259.49	39,812.03	0.00
TOTAL DE DEPOSITOS	457,516.41	456,402.31	514,368.53	474,304.45	449,460.64	464,342.19	486,570.16	475,419.17	0.00
LOCALES	16,998.29	18,792.92	27,761.25	21,073.68	28,045.09	20,778.05	16,556.17	19,322.51	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	16,185.77	17,102.41	16,861.48	15,780.61	17,461.42	20,082.60	16,348.76	19,124.84	0.00
DEPOSITOS DE BANCOS	812.52	1,690.51	10,899.77	5,293.07	10,583.67	695.44	207.42	197.68	0.00
EXTRANJEROS	440,518.12	437,609.39	486,607.28	453,230.77	421,415.55	443,564.14	470,013.99	456,096.66	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	417,454.70	409,684.36	454,083.99	429,092.93	399,909.82	419,640.18	433,734.29	432,314.12	0.00
DEPOSITOS DE BANCOS	23,063.42	27,925.03	32,523.29	24,137.83	21,505.73	23,923.96	36,279.70	23,782.54	0.00
PATRIMONIO TOTAL	35,121.63	29,652.06	29,858.46	30,625.50	31,266.60	32,296.56	33,367.48	34,633.45	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	472,967.35	486,579.37	533,656.73	524,897.01	507,748.62	513,648.32	554,550.24	529,693.49	0.00
ACTIVOS GENERADORES DE INGRESOS	391,057.57	395,955.49	405,082.39	415,112.04	427,560.15	412,327.70	414,159.02	417,464.65	0.00
TOTAL DE PRESTAMOS	337,781.34	350,300.16	352,545.63	353,794.25	377,392.05	370,677.66	371,469.85	372,732.35	0.00
TOTAL DE INVERSIONES	53,276.23	45,655.33	52,536.76	61,317.79	50,168.10	41,650.04	42,689.17	44,732.30	0.00
PATRIMONIO TOTAL	34,492.38	31,425.26	31,397.44	33,031.66	33,194.12	30,974.31	31,612.97	32,629.48	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	30,318.24	8,040.88	16,225.05	24,636.21	33,188.91	8,611.56	17,800.61	26,986.42	0.00
EGRESOS DE OPERACIONES	14,319.75	3,939.11	8,017.42	12,024.61	15,947.31	4,207.83	8,920.13	13,826.63	0.00
INGRESO NETO DE INTERESES	15,998.49	4,101.77	8,207.63	12,611.60	17,241.60	4,403.73	8,880.48	13,159.79	0.00

OTROS INGRESOS	8,854.40	2,154.88	4,417.04	6,277.94	8,360.39	1,979.60	4,304.73	7,188.49	0.00
INGRESO DE OPERACIONES	24,852.88	6,256.65	12,624.67	18,889.54	25,601.99	6,383.33	13,185.21	20,348.28	0.00
EGRESOS GENERALES	17,309.98	3,724.91	7,986.74	11,690.98	16,258.76	4,142.43	8,597.12	13,117.91	0.00
UTILIDAD ANTES DE PROVISIONES	7,542.90	2,531.74	4,637.93	7,198.56	9,343.23	2,240.90	4,588.09	7,230.36	0.00
UTILIDAD DEL PERIODO	689.94	704.50	1,272.91	1,931.44	2,855.28	711.52	1,721.90	2,894.58	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,805.28	4,622.97	5,783.46	9,111.70	7,046.62	4,054.05	2,870.63	3,026.11	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,392.82	9,222.97	9,225.57	9,712.26	7,168.78	7,119.36	6,718.52	6,705.24	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.53	1.26	1.67	2.66	1.88	1.08	0.72	0.75	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	58.44	199.50	159.52	106.59	101.73	175.61	234.04	221.58	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.89	2.51	2.67	2.84	1.91	1.90	1.69	1.66	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.79	5.81	5.28	5.82	6.27	6.25	6.14	6.49	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.88	7.09	7.52	7.81	7.64	7.95	7.73	7.82	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.25	8.07	8.63	8.95	8.34	8.63	8.40	8.59	0.00
INDICE DE ADECUACION DE CAPITAL	13.38	14.44	12.96	12.56	12.78	12.82	13.42	13.02	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.47	14.75	27.86	22.81	12.12	16.03	14.25	9.87	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.27	13.19	25.31	20.56	10.92	14.40	12.77	8.80	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	24.85	25.89	37.79	33.28	19.80	23.01	21.29	18.25	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.18	0.71	0.63	0.62	0.67	0.69	0.83	0.92	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.15	0.58	0.48	0.49	0.56	0.55	0.62	0.73	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.00	8.97	8.11	7.80	8.60	9.19	10.89	11.83	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.75	8.12	8.01	7.91	7.76	8.35	8.60	8.62	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.66	3.98	3.96	3.86	3.73	4.08	4.31	4.42	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.09	4.14	4.05	4.05	4.03	4.27	4.29	4.20	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.65	59.54	63.26	61.89	63.51	64.89	65.20	64.47	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	2.18	2.18	2.02	1.96	1.92	2.08	2.30	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	133.00	152.00	150.00	146.00	167.00	169.00	170.00	179.00	0.00
NUMERO DE SUCURSALES	11.00	11.00	9.00	9.00	9.00	8.00	8.00	2.00	0.00
PRESTAMOS / EMPLEADOS	2,855.94	2,416.63	2,305.25	2,344.92	2,245.17	2,213.18	2,336.19	2,251.99	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,439.97	3,002.65	3,429.12	3,248.66	2,691.38	2,747.59	2,862.18	2,655.97	0.00
UTILIDAD NETA / EMPLEADOS	5.19	4.63	8.49	13.23	17.10	4.21	10.13	16.17	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	20.56	10.26	12.91	0.46	(3.60)	1.30	(4.05)	1.37	0.00
PRESTAMOS (%)	28.45	10.22	(3.76)	(6.26)	(1.29)	1.82	14.85	17.74	0.00

LOCALES (%)	9.12	9.00	3.42	2.11	(4.91)	(3.34)	5.36	19.82	0.00
EXTRANJEROS (%)	42.85	10.91	(7.60)	(10.48)	0.77	4.70	20.53	16.55	0.00
DEPOSITOS (%)	21.53	12.63	15.67	0.36	(1.76)	1.74	(5.40)	0.24	0.00
LOCALES (%)	(34.78)	(31.19)	33.40	18.18	64.99	10.56	(40.36)	(8.31)	0.00
EXTRANJEROS (%)	25.72	15.79	14.80	(0.34)	(4.34)	1.36	(3.41)	0.63	0.00
PATRIMONIO (%)	3.72	(10.68)	(9.35)	(13.58)	(10.98)	8.92	11.75	13.09	0.00
UTILIDAD NETA (%)	(148.13)	(177.79)	(203.37)	102.11	313.84	1.00	35.27	49.87	0.00
CLASIFICACION PRESTAMOS									
NORMAL	353,387.72	352,040.94	339,233.56	337,191.51	367,951.37	367,750.86	392,919.43	386,340.23	0.00
MENCION ESPECIAL	17,400.86	11,330.28	3,461.39	2,483.83	3,729.32	5,668.68	4,914.20	17,278.27	0.00
SUBNORMAL	7,981.40	8,878.39	7,272.73	7,155.16	7,357.71	3,834.09	3,815.82	3,965.28	0.00
DUDOSO	2,267.16	2,583.10	3,459.84	1,634.82	1,572.40	2,576.94	1,880.88	1,742.20	0.00
IRRECUPERABLE	2,196.24	1,718.12	1,585.72	3,605.93	1,501.52	1,316.24	340.21	484.96	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.88	6.79	6.90	6.90	6.93	6.96	6.93	6.69	0.00
AL POR MENOR	7.02	7.08	7.15	7.00	7.11	6.78	6.75	6.79	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	8.50	0.00	6.50	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	7.34	7.35	7.36	8.22	8.22	8.23	8.22	8.28	0.00
PRESTAMO PERSONAL	16.50	17.12	17.47	17.85	17.87	18.27	17.99	17.90	0.00
TARJETA DE CREDITO	23.90	23.82	24.39	24.32	24.12	24.51	24.57	24.30	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.18	4.08	4.02	4.11	4.20	4.18	4.14	4.14	0.00
PERSONA JURIDICA	4.35	4.35	4.32	4.37	4.37	4.41	4.35	4.41	0.00