

**BANCO LA HIPOTECARIA, S. A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas)**

|                                 | 2017       | 2018       |            |            |            | 2019       |            |            |           |
|---------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
|                                 | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre  | Marzo      | Junio      | Septiembre | Diciembre |
| BALANCE DE SITUACION            |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                | 555,928.17 | 576,809.47 | 581,385.77 | 600,015.33 | 649,671.80 | 630,874.51 | 654,725.70 | 673,654.64 | 0.00      |
| ACTIVOS LIQUIDOS                | 16,822.20  | 25,134.37  | 19,346.57  | 17,329.67  | 32,090.92  | 17,074.96  | 30,354.00  | 20,285.08  | 0.00      |
| TOTAL DE PRESTAMOS              | 433,787.35 | 445,878.74 | 460,428.65 | 479,576.93 | 499,805.82 | 455,179.26 | 474,008.64 | 496,067.82 | 0.00      |
| LOCALES                         | 433,787.35 | 445,878.74 | 460,428.65 | 479,576.93 | 499,805.82 | 455,179.26 | 474,008.64 | 496,067.82 | 0.00      |
| EXTRANJEROS                     | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| TOTAL DE INVERSIONES            | 87,432.09  | 87,389.19  | 86,946.21  | 86,807.32  | 97,231.09  | 126,918.11 | 124,225.75 | 128,007.21 | 0.00      |
| TOTAL DE DEPOSITOS              | 189,388.20 | 188,328.37 | 193,479.76 | 194,546.22 | 207,609.61 | 220,373.90 | 212,016.90 | 208,826.63 | 0.00      |
| LOCALES                         | 171,854.28 | 170,790.89 | 174,202.10 | 170,978.85 | 181,921.21 | 193,161.66 | 185,541.52 | 185,528.42 | 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       | 171,854.28 | 170,790.89 | 174,202.10 | 170,978.85 | 181,921.21 | 193,161.66 | 185,541.52 | 185,528.42 | 0.00      |
| DEPOSITOS DE BANCOS             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00      |
| EXTRANJEROS                     | 17,533.92  | 17,537.48  | 19,277.66  | 23,567.37  | 25,688.40  | 27,212.23  | 26,475.38  | 23,298.21  | 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       | 17,533.92  | 17,537.48  | 19,277.66  | 23,567.37  | 25,688.40  | 27,212.23  | 26,475.38  | 23,298.21  | 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                | 61,972.11  | 60,078.93  | 60,426.76  | 60,967.67  | 62,032.33  | 62,317.61  | 62,711.45  | 63,786.56  | 0.00      |
| PROMEDIO (12 MESES)             |            |            |            |            |            |            |            |            |           |
| TOTAL DE ACTIVOS                | 516,722.04 | 543,539.48 | 550,809.26 | 569,512.31 | 602,799.98 | 603,841.99 | 618,055.73 | 636,834.99 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS | 482,386.45 | 495,681.98 | 508,504.88 | 533,959.64 | 559,128.18 | 557,682.65 | 572,804.62 | 595,229.64 | 0.00      |
| TOTAL DE PRESTAMOS              | 398,348.83 | 410,318.42 | 423,557.84 | 447,933.78 | 466,796.59 | 450,529.00 | 467,218.64 | 487,822.38 | 0.00      |
| TOTAL DE INVERSIONES            | 84,037.63  | 85,363.56  | 84,947.04  | 86,025.86  | 92,331.59  | 107,153.65 | 105,585.98 | 107,407.26 | 0.00      |
| PATRIMONIO TOTAL                | 61,399.61  | 60,312.92  | 60,705.96  | 60,992.06  | 62,002.22  | 61,198.27  | 61,569.11  | 62,377.11  | 0.00      |
| ESTADO DE GANANCIAS Y PERDIDAS  |            |            |            |            |            |            |            |            |           |
| INGRESOS POR INTERESES          | 29,202.18  | 7,474.89   | 15,418.57  | 23,359.58  | 31,695.52  | 8,469.12   | 16,767.90  | 25,659.02  | 0.00      |

|   |           |          |           |           |           |          |           |           |      |
|---|-----------|----------|-----------|-----------|-----------|----------|-----------|-----------|------|
| EGRESOS DE OPERACIONES  | 21,092.47 | 5,456.50 | 10,925.28 | 17,086.64 | 23,697.46 | 6,765.93 | 13,522.58 | 20,719.68 | 0.00 |
| INGRESO NETO DE INTERESES   | 8,109.71  | 2,018.39 | 4,493.29  | 6,272.93  | 7,998.06  | 1,703.18 | 3,245.32  | 4,939.34  | 0.00 |
| OTROS INGRESOS  | 9,034.08  | 2,248.07 | 4,578.23  | 6,710.53  | 8,639.33  | 3,372.19 | 5,309.26  | 7,645.18  | 0.00 |
| INGRESO DE OPERACIONES  | 17,143.79 | 4,266.46 | 9,071.51  | 12,983.46 | 16,637.39 | 5,075.37 | 8,554.58  | 12,584.52 | 0.00 |
| EGRESOS GENERALES   | 14,129.22 | 3,771.25 | 7,768.87  | 10,925.52 | 14,001.58 | 4,568.46 | 7,778.38  | 11,408.46 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES   | 3,014.57  | 495.21   | 1,302.65  | 2,057.94  | 2,635.81  | 506.91   | 776.19    | 1,176.06  | 0.00 |
| UTILIDAD DEL PERIODO  | 2,671.74  | 366.28   | 1,010.14  | 1,624.92  | 2,148.46  | 442.73   | 646.58    | 937.68    | 0.00 |
| CALIDAD DE ACTIVOS  |           |          |           |           |           |          |           |           |      |
| TOTAL DE PRESTAMOS VENCIDOS   | 2,882.20  | 3,184.94 | 3,580.14  | 4,556.84  | 5,051.41  | 6,477.21 | 5,223.55  | 5,823.65  | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS  | 115.62    | 228.31   | 259.90    | 290.06    | 287.31    | 288.30   | 268.07    | 278.15    | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.66      | 0.71     | 0.78      | 0.95      | 1.01      | 1.42     | 1.10      | 1.17      | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 4.01      | 7.17     | 7.26      | 6.37      | 5.69      | 4.45     | 5.13      | 4.78      | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 0.03      | 0.05     | 0.06      | 0.06      | 0.06      | 0.06     | 0.06      | 0.06      | 0.00 |
| RAZONES DE CAPITAL  |           |          |           |           |           |          |           |           |      |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.15     | 10.42    | 10.39     | 10.16     | 9.55      | 9.88     | 9.58      | 9.47      | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 11.89     | 11.27    | 11.04     | 10.76     | 10.39     | 10.71    | 10.48     | 10.22     | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 14.29     | 13.47    | 13.12     | 12.71     | 12.41     | 13.69    | 13.23     | 12.86     | 0.00 |
| INDICE DE ADECUACION DE CAPITAL   | 15.78     | 15.20    | 14.95     | 14.56     | 14.14     | 15.27    | 15.81     | 15.31     | 0.00 |
| LIQUIDEZ  |           |          |           |           |           |          |           |           |      |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 8.88      | 13.35    | 10.00     | 8.91      | 15.46     | 7.75     | 14.32     | 9.71      | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 3.03      | 4.36     | 3.33      | 2.89      | 4.94      | 2.71     | 4.64      | 3.01      | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 55.05     | 59.75    | 54.94     | 53.53     | 62.29     | 65.34    | 72.91     | 71.01     | 0.00 |
| RENTABILIDAD  |           |          |           |           |           |          |           |           |      |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.55      | 0.30     | 0.40      | 0.41      | 0.38      | 0.32     | 0.23      | 0.21      | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.52      | 0.27     | 0.37      | 0.38      | 0.36      | 0.29     | 0.21      | 0.20      | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 4.35      | 2.43     | 3.33      | 3.55      | 3.47      | 2.89     | 2.10      | 2.00      | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 6.05      | 6.03     | 6.06      | 5.83      | 5.67      | 6.07     | 5.85      | 5.75      | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.37      | 4.40     | 4.30      | 4.27      | 4.24      | 4.85     | 4.72      | 4.64      | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.68      | 1.63     | 1.77      | 1.57      | 1.43      | 1.22     | 1.13      | 1.11      | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 82.42     | 88.39    | 85.64     | 84.15     | 84.16     | 90.01    | 90.93     | 90.65     | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 1.87      | 1.81     | 1.80      | 1.68      | 1.55      | 2.42     | 1.85      | 1.71      | 0.00 |
| PRODUCTIVIDAD   |           |          |           |           |           |          |           |           |      |
| NUMERO DE EMPLEADOS   | 191.00    | 183.00   | 182.00    | 193.00    | 192.00    | 198.00   | 190.00    | 196.00    | 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   | 2,271.14  | 2,436.50 | 2,529.83  | 2,484.85  | 2,603.16  | 2,298.89 | 2,494.78  | 2,530.96  | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS   | 991.56    | 1,029.12 | 1,063.08  | 1,008.01  | 1,081.30  | 1,113.00 | 1,115.88  | 1,065.44  | 0.00 |
| UTILIDAD NETA / EMPLEADOS   | 13.99     | 2.00     | 5.55      | 8.42      | 11.19     | 2.24     | 3.40      | 4.78      | 0.00 |

|                                |            |            |            |            |            |            |            |            |      |  |
|--------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------|--|
| TASA DE CRECIMIENTO (12 MESES) |            |            |            |            |            |            |            |            |      |  |
| ACTIVOS (%)                    | 16.42      | 13.04      | 11.75      | 11.32      | 16.86      | 9.37       | 12.61      | 12.27      | 0.00 |  |
| PRESTAMOS (%)                  | 19.53      | 18.98      | 19.07      | 15.20      | 15.22      | 2.09       | 2.95       | 3.44       | 0.00 |  |
| LOCALES (%)                    | 19.53      | 18.98      | 19.07      | 15.20      | 15.22      | 2.09       | 2.95       | 3.44       | 0.00 |  |
| EXTRANJEROS (%)                | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00 |  |
| DEPOSITOS (%)                  | 11.95      | 8.74       | 10.09      | 6.38       | 9.62       | 17.02      | 9.58       | 7.34       | 0.00 |  |
| LOCALES (%)                    | 12.51      | 8.79       | 9.78       | 3.43       | 5.86       | 13.10      | 6.51       | 8.51       | 0.00 |  |
| EXTRANJEROS (%)                | 6.69       | 8.22       | 13.00      | 34.20      | 46.51      | 55.17      | 37.34      | (1.14)     | 0.00 |  |
| PATRIMONIO (%)                 | 1.88       | (0.77)     | (0.92)     | (0.08)     | 0.10       | 3.73       | 3.78       | 4.62       | 0.00 |  |
| UTILIDAD NETA (%)              | 16.39      | (28.96)    | 6.15       | 3.51       | (19.59)    | 20.87      | (35.99)    | (42.29)    | 0.00 |  |
| CLASIFICACION PRESTAMOS        |            |            |            |            |            |            |            |            |      |  |
| NORMAL                         | 428,062.38 | 438,139.61 | 451,261.20 | 469,138.93 | 488,771.84 | 441,414.18 | 461,026.39 | 481,644.69 | 0.00 |  |
| MENCION ESPECIAL               | 2,400.22   | 4,058.24   | 4,619.72   | 4,569.30   | 5,055.99   | 5,943.05   | 6,388.78   | 6,758.87   | 0.00 |  |
| SUBNORMAL                      | 1,502.96   | 1,317.80   | 1,438.37   | 2,727.27   | 1,787.24   | 3,149.19   | 1,950.90   | 3,121.84   | 0.00 |  |
| DUDOSO                         | 1,306.82   | 1,478.55   | 2,077.94   | 1,900.99   | 2,851.14   | 2,950.70   | 2,851.56   | 2,488.70   | 0.00 |  |
| IRRECUPERABLE                  | 630.59     | 1,112.84   | 1,291.31   | 1,530.51   | 1,626.92   | 2,010.44   | 2,059.09   | 2,331.87   | 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           | 5.43       | 6.31       | 6.30       | 6.28       | 6.27       | 6.20       | 6.22       | 6.22       | 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              | 9.44       | 9.56       | 9.65       | 9.69       | 9.66       | 10.14      | 10.20      | 10.35      | 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                | 4.36       | 4.37       | 4.38       | 4.37       | 4.38       | 4.39       | 4.39       | 4.41       | 0.00 |  |
| PERSONA JURIDICA               | 4.42       | 4.43       | 4.43       | 4.42       | 4.42       | 4.44       | 4.45       | 4.47       | 0.00 |  |