

BANCO LA HIPOTECARIA, S. A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 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	693,315.53
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	31,030.47
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	511,016.49
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	511,016.49
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	127,162.92
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	230,158.51
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	207,052.04
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	207,052.04
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	23,106.47
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	23,106.47
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	63,817.28
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	671,493.66
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	617,608.16
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	505,411.15
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	112,197.01
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	62,924.81
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	35,031.46
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	28,190.47
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	6,840.99
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	9,684.63
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	16,525.61
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	14,733.71
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	1,791.90
UTILIDAD DEL PERIODO	2,671.74	366.28	1,010.14	1,624.92	2,148.46	442.73	646.58	937.68	1,519.90
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	5,754.38
TOTAL PROVISIONES PARA PRESTAMOS	115.62	228.31	259.90	290.06	287.31	288.30	268.07	278.15	240.91
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.66	0.71	0.78	0.95	1.01	1.42	1.10	1.17	1.13
PROVISIONES / PRESTAMOS VENCIDOS (%)	4.01	7.17	7.26	6.37	5.69	4.45	5.13	4.78	4.19
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.03	0.05	0.06	0.06	0.06	0.06	0.06	0.06	0.05
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.15	10.42	10.39	10.16	9.55	9.88	9.58	9.47	9.20

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.89	11.27	11.04	10.76	10.39	10.71	10.48	10.22	10.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.29	13.47	13.12	12.71	12.41	13.69	13.23	12.86	12.49
INDICE DE ADECUACION DE CAPITAL	15.78	15.20	14.95	14.56	14.14	15.27	15.81	15.31	
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.88	13.35	10.00	8.91	15.46	7.75	14.32	9.71	13.48
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.03	4.36	3.33	2.89	4.94	2.71	4.64	3.01	4.48
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	55.05	59.75	54.94	53.53	62.29	65.34	72.91	71.01	68.73
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.55	0.30	0.40	0.41	0.38	0.32	0.23	0.21	0.25
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.52	0.27	0.37	0.38	0.36	0.29	0.21	0.20	0.23
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.35	2.43	3.33	3.55	3.47	2.89	2.10	2.00	2.42
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.05	6.03	6.06	5.83	5.67	6.07	5.85	5.75	5.67
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.37	4.40	4.30	4.27	4.24	4.85	4.72	4.64	4.56
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	1.11
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	82.42	88.39	85.64	84.15	84.16	90.01	90.93	90.65	89.16
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.87	1.81	1.80	1.68	1.55	2.42	1.85	1.71	1.57
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	191.00	183.00	182.00	193.00	192.00	189.00	190.00	196.00	186.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	2,271.14	2,436.50	2,529.83	2,484.85	2,603.16	2,408.36	2,494.78	2,530.96	2,747.40
DEPOSITOS TOTALES / EMPLEADOS	991.56	1,029.12	1,063.08	1,008.01	1,081.30	1,166.00	1,115.88	1,065.44	1,237.41
UTILIDAD NETA / EMPLEADOS	13.99	2.00	5.55	8.42	11.19	2.34	3.40	4.78	8.17
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	16.42	13.04	11.75	11.32	16.86	9.37	12.61	12.27	6.72
PRESTAMOS (%)	19.53	18.98	19.07	15.20	15.22	2.09	2.95	3.44	2.24
LOCALES (%)	19.53	18.98	19.07	15.20	15.22	2.09	2.95	3.44	2.24
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	10.86
LOCALES (%)	12.51	8.79	9.78	3.43	5.86	13.10	6.51	8.51	13.81
EXTRANJEROS (%)	6.69	8.22	13.00	34.20	46.51	55.17	37.34	(1.14)	(10.05)
PATRIMONIO (%)	1.88	(0.77)	(0.92)	(0.08)	0.10	3.73	3.78	4.62	2.88
UTILIDAD NETA (%)	16.39	(28.96)	6.15	3.51	(19.59)	20.87	(35.99)	(42.29)	(29.26)
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	495,689.25
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	7,889.84
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	2,846.35
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	2,449.91
IRRECUPERABLE	630.59	1,112.84	1,291.31	1,530.51	1,626.92	2,010.44	2,059.09	2,331.87	2,382.05
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	6.19
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	10.38
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	4.43
PERSONA JURIDICA	4.42	4.43	4.43	4.42	4.42	4.44	4.45	4.47	4.49