

**Gerencia Financiera - Unidad de Estudios Financieros**



## CARACTERISTICAS GENERALES - ANTECEDENTES

|                             |              |                                          |           |
|-----------------------------|--------------|------------------------------------------|-----------|
|                             |              | Sucursales y ventanillas : <sup>2/</sup> | 41        |
| Posición por activos        | <u>1</u>     | Managua                                  | <u>25</u> |
| Activos/Activos Totales SFN | <u>28.5%</u> | Departamentos                            | <u>16</u> |
|                             |              | Empleados: <sup>2/</sup>                 | 851       |

## ASPECTOS ESTRUCTURALES

| ACTIVOS (Millones)  |                                                                                                                                           |  | C\$ 9,329.7                                    |  |  |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--|------------------------------------------------|--|--|
| Fuentes de fondos   | Depósitos en ambas monedas, otros pasivos, disponibilidades en moneda nacional, inversiones temporales y otras obligaciones del público   |  | Crecimiento interanual                         |  |  |
|                     |                                                                                                                                           |  | 33.9                                           |  |  |
| Estructura y manejo | Cartera 26.8%, Disponib/ Oblig con el público 23.9%, oscilantes entre 0% y 6% por encima del Encaje Legal durante los últimos doce meses. |  | Cartera en dólares/Cartera Total               |  |  |
|                     |                                                                                                                                           |  | 93.4                                           |  |  |
|                     |                                                                                                                                           |  | Cartera en mora/ Cartera Total                 |  |  |
|                     |                                                                                                                                           |  | 2.8                                            |  |  |
|                     |                                                                                                                                           |  | Cartera de riesgo/Cartera Total                |  |  |
|                     |                                                                                                                                           |  | 16.3                                           |  |  |
|                     |                                                                                                                                           |  | C. riesgo+Act. Improductivos/Cart. Total       |  |  |
|                     |                                                                                                                                           |  | 19.5                                           |  |  |
|                     |                                                                                                                                           |  | Concentración por clientes <sup>2/</sup>       |  |  |
|                     |                                                                                                                                           |  | 20% = 85.0%                                    |  |  |
|                     |                                                                                                                                           |  | Tasa activa implícita de la cartera            |  |  |
|                     |                                                                                                                                           |  | 16.1                                           |  |  |
|                     |                                                                                                                                           |  | Plazo promedio ponderado (meses) <sup>2/</sup> |  |  |
|                     |                                                                                                                                           |  | 34.7                                           |  |  |
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<sup>1/</sup> Incluye créditos personales

<sup>2/</sup> Información trimestral a junio

## BANPRO

