

BANCO AZTECA (PANAMÁ) S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	57,145.21	59,786.16	61,863.98	62,824.95	54,846.87	54,407.32	55,143.65	54,175.33	0.00
ACTIVOS LIQUIDOS	30,722.32	32,578.76	31,745.30	29,863.60	24,433.82	23,949.87	22,238.47	20,763.54	0.00
TOTAL DE PRESTAMOS	19,914.10	18,410.93	18,086.22	18,168.69	19,558.95	19,321.98	20,242.02	21,387.70	0.00
LOCALES	19,914.10	18,410.93	18,086.22	18,168.69	19,558.95	19,321.98	20,242.02	21,387.70	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	38,463.39	39,677.01	40,575.52	41,321.34	33,208.61	32,752.85	31,689.01	30,497.44	0.00
LOCALES	38,456.06	39,669.59	40,568.03	41,313.76	33,200.96	32,745.14	31,681.23	30,489.59	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	38,456.06	39,669.59	40,568.03	41,313.76	33,200.96	32,745.14	31,681.23	30,489.59	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	7.33	7.43	7.49	7.58	7.65	7.71	7.78	7.85	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	7.33	7.43	7.49	7.58	7.65	7.71	7.78	7.85	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	14,319.96	15,032.34	15,794.96	16,041.88	16,130.52	16,385.43	16,799.79	17,128.21	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	56,542.25	59,900.87	62,591.87	60,761.84	55,996.04	57,096.74	58,503.81	58,500.14	0.00
ACTIVOS GENERADORES DE INGRESOS	19,940.92	18,978.43	18,843.47	19,143.70	19,736.52	18,866.46	19,164.12	19,778.20	0.00
TOTAL DE PRESTAMOS	19,940.92	18,978.43	18,843.47	19,143.70	19,736.52	18,866.46	19,164.12	19,778.20	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	16,607.71	17,576.61	18,293.71	15,246.80	15,225.24	15,708.88	16,297.38	16,585.04	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	30,437.88	6,569.82	12,737.15	18,638.15	24,336.46	5,563.51	11,173.68	16,949.60	0.00
EGRESOS DE OPERACIONES	1,857.13	454.97	908.51	1,342.57	1,771.51	397.12	880.42	1,396.68	0.00

INGRESO NETO DE INTERESES	28,580.75	6,114.85	11,828.64	17,295.58	22,564.95	5,166.39	10,293.26	15,552.92	0.00
OTROS INGRESOS	1,882.21	439.19	951.70	1,473.74	2,718.61	597.07	1,354.52	2,066.36	0.00
INGRESO DE OPERACIONES	30,462.96	6,554.04	12,780.33	18,769.31	25,283.55	5,763.46	11,647.77	17,619.28	0.00
EGRESOS GENERALES	25,312.46	4,791.60	9,890.32	15,162.43	21,124.08	5,038.43	10,172.57	15,512.79	0.00
UTILIDAD ANTES DE PROVISIONES	5,150.50	1,762.44	2,890.02	3,606.88	4,159.48	725.04	1,475.20	2,106.49	0.00
UTILIDAD DEL PERIODO	2,374.30	712.37	1,472.77	1,698.16	1,690.91	190.98	605.34	933.75	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	555.29	642.33	454.51	367.00	266.08	255.86	270.60	284.19	0.00
TOTAL PROVISIONES PARA PRESTAMOS	714.75	910.65	770.67	699.12	466.03	401.11	375.92	385.52	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.79	3.49	2.51	2.02	1.36	1.32	1.34	1.33	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	128.72	141.77	169.56	190.50	175.15	156.77	138.92	135.65	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.59	4.95	4.26	3.85	2.38	2.08	1.86	1.80	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	25.06	25.14	25.53	25.53	29.41	30.12	30.47	31.62	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	71.91	81.65	87.33	88.29	82.47	84.80	82.99	80.08	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	71.91	81.65	87.33	88.29	82.47	84.80	82.99	80.08	0.00
INDICE DE ADECUACION DE CAPITAL	41.48	46.31	44.70	42.33	47.53	46.57	46.43	58.45	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	79.87	82.11	78.24	72.27	73.58	73.12	70.18	68.08	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	53.76	54.49	51.31	47.53	44.55	44.02	40.33	38.33	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	79.87	82.11	78.24	72.27	73.58	73.12	70.18	68.08	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.91	15.01	15.63	11.83	8.57	4.05	6.32	6.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.20	4.76	4.71	3.73	3.02	1.34	2.07	2.13	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.30	16.21	16.10	14.85	11.11	4.86	7.43	7.51	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	152.64	138.47	135.19	129.81	123.31	117.96	116.61	114.26	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.31	9.59	9.64	9.35	8.98	8.42	9.19	9.42	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	143.33	128.88	125.55	120.46	114.33	109.54	107.42	104.85	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.09	73.11	77.39	80.78	83.55	87.42	87.33	88.04	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.44	9.26	10.10	10.26	13.77	12.66	14.14	13.93	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	322.00	312.00	305.00	309.00	303.00	291.00	341.00	351.00	0.00
NUMERO DE SUCURSALES	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	0.00
PRESTAMOS / EMPLEADOS	61.85	59.01	59.30	58.80	64.55	66.40	59.36	60.93	0.00
DEPOSITOS TOTALES / EMPLEADOS	119.45	127.17	133.03	133.73	109.60	112.55	92.93	86.89	0.00
UTILIDAD NETA / EMPLEADOS	7.37	2.28	4.83	5.50	5.58	0.66	1.78	2.66	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.16	(0.38)	(2.30)	7.03	(4.02)	(9.00)	(10.86)	(13.77)	0.00

PRESTAMOS (%)	(0.27)	(5.81)	(7.73)	(9.69)	(1.78)	4.95	11.92	17.72	0.00
LOCALES (%)	(0.27)	(5.81)	(7.73)	(9.69)	(1.78)	4.95	11.92	17.72	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	16.62	11.45	9.07	5.51	(13.66)	(17.45)	(21.90)	(26.19)	0.00
LOCALES (%)	18.11	12.79	10.34	5.51	(13.67)	(17.46)	(21.91)	(26.20)	0.00
EXTRANJEROS (%)	(98.26)	(98.26)	(98.27)	4.63	4.24	3.86	3.88	3.62	0.00
PATRIMONIO (%)	(24.21)	(25.29)	(24.04)	11.00	12.64	9.00	6.36	6.77	0.00
UTILIDAD NETA (%)	36.63	(41.87)	(22.36)	(32.24)	(28.78)	(73.19)	(58.90)	(45.01)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	19,535.87	18,192.25	17,941.55	18,089.94	19,365.55	19,055.29	19,903.87	21,060.39	0.00
MENCION ESPECIAL	303.14	282.52	265.90	240.87	252.18	255.52	275.72	257.97	0.00
SUBNORMAL	224.76	195.34	186.79	164.52	137.24	153.29	161.36	164.17	0.00
DUDOSO	233.70	225.68	232.35	185.38	202.97	166.97	185.65	194.23	0.00
IRRECUPERABLE	331.38	425.79	230.31	187.10	67.03	92.02	91.34	96.46	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	90.41	88.30	86.06	84.41	82.27	81.06	79.73	78.55	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	5.73	5.65	5.61	5.56	5.59	5.59	5.54	5.53	0.00
PERSONA JURIDICA	6.12	6.12	5.48	5.24	5.24	5.24	5.24	5.24	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016