

**CANAL BANK S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	37,895.32	46,307.20	50,639.18	48,397.55	57,389.13	106,561.07	117,762.94	377,723.73	398,283.02
ACTIVOS LIQUIDOS	26,229.95	16,758.55	15,571.82	12,785.58	13,408.28	38,926.11	26,141.49	42,803.92	69,347.52
TOTAL DE PRESTAMOS	352.16	989.05	1,714.09	2,360.35	2,833.47	6,231.67	11,712.01	185,682.15	191,557.89
LOCALES	352.16	989.05	1,714.09	2,360.35	2,833.47	6,231.67	11,712.01	185,682.15	191,557.89
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	6,797.62	18,754.47	28,187.64	27,362.72	34,351.51	55,492.51	67,719.64	84,998.78	72,961.84
TOTAL DE DEPOSITOS	31,961.45	40,453.77	43,699.59	42,675.64	44,362.08	69,806.40	86,617.22	312,226.51	338,305.94
LOCALES	24,175.14	26,237.24	26,272.96	24,715.47	23,687.57	50,654.54	50,755.63	299,339.37	325,428.96
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	24,175.14	26,237.24	26,272.96	24,715.47	22,687.57	40,654.54	27,722.16	282,364.20	308,581.28
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	1,000.00	10,000.00	23,033.47	16,975.17	16,847.68
EXTRANJEROS	7,786.32	14,216.54	17,426.63	17,960.18	20,674.51	19,151.86	35,861.59	12,887.13	12,876.97
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	7,786.32	14,216.54	17,426.63	17,960.18	20,674.51	19,151.86	35,861.59	30.52	30.52
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,856.62	12,846.46
PATRIMONIO TOTAL	5,694.69	5,385.38	6,226.24	4,873.69	10,604.13	18,384.28	23,273.44	45,012.47	39,225.25
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	18,947.66	23,153.60	25,319.59	24,198.77	47,642.23	76,434.13	84,201.06	213,060.64	227,836.08
ACTIVOS GENERADORES DE INGRESOS	3,574.89	9,871.76	14,950.86	14,861.54	22,167.38	40,733.85	54,666.69	150,202.00	150,852.35
TOTAL DE PRESTAMOS	176.08	494.53	857.05	1,180.17	1,592.81	3,610.36	6,713.05	94,021.25	97,195.68
TOTAL DE INVERSIONES	3,398.81	9,377.24	14,093.82	13,681.36	20,574.56	37,123.49	47,953.64	56,180.75	53,656.67
PATRIMONIO TOTAL	2,847.35	2,692.69	3,113.12	2,436.85	8,149.41	11,884.83	14,749.84	24,943.08	24,914.69
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	115.29	304.40	493.69	808.22	1,109.08	470.44	1,045.42	12,941.26	17,518.52
EGRESOS DE OPERACIONES	32.99	95.83	151.90	285.36	460.37	214.86	712.65	7,223.32	9,853.26

INGRESO NETO DE INTERESES	82.30	208.57	341.79	522.86	648.71	255.58	332.77	5,717.95	7,665.26
OTROS INGRESOS	8.61	376.84	647.56	772.46	947.47	294.07	682.11	16,813.82	18,267.03
INGRESO DE OPERACIONES	90.91	585.41	989.35	1,295.32	1,596.18	549.66	1,014.89	22,531.76	25,932.29
EGRESOS GENERALES	1,271.96	935.04	2,953.15	4,341.64	5,897.81	1,853.66	4,311.59	20,849.52	27,069.01
UTILIDAD ANTES DE PROVISIONES	(1,181.04)	(349.63)	(1,963.79)	(3,046.33)	(4,301.63)	(1,304.01)	(3,296.70)	1,682.25	(1,136.71)
UTILIDAD DEL PERIODO	(1,187.28)	(355.86)	(1,915.64)	(3,052.95)	(4,308.25)	(1,304.01)	(3,296.70)	26.31	(4,511.25)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	7.01	92.89	180.84	21,878.35	17,544.27
TOTAL PROVISIONES PARA PRESTAMOS	5.37	0.00	35.72	35.72	43.00	144.37	325.67	4,130.40	6,374.82
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.25	1.49	1.54	11.78	9.16
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	613.66	155.42	180.09	18.88	36.34
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.52	0.00	2.08	1.51	1.52	2.32	2.78	2.22	3.33
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	15.03	11.63	12.30	10.07	18.48	17.25	19.76	11.92	9.85
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	79.65	27.28	20.82	16.40	28.52	29.78	29.30	16.63	14.83
PATRIMONIO / PRESTAMOS TOTALES (%)	1,617.08	544.50	363.24	206.48	374.25	295.01	198.71	24.24	20.48
INDICE DE ADECUACION DE CAPITAL	47.77	21.57	22.72	19.20	38.69	15.62	14.79	12.83	12.54
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	82.07	41.43	35.63	29.96	30.22	55.76	30.18	13.71	20.50
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	69.22	36.19	30.75	26.42	23.36	36.53	22.20	11.33	17.41
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	103.34	87.79	100.14	94.08	107.66	135.26	108.36	40.93	42.07
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(33.21)	(14.42)	(25.63)	(27.39)	(19.44)	(12.81)	(12.06)	0.02	(2.99)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(6.27)	(6.15)	(15.13)	(16.82)	(9.04)	(6.82)	(7.83)	0.02	(1.98)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(41.70)	(52.86)	(123.07)	(167.04)	(52.87)	(43.89)	(44.70)	0.14	(18.11)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.23	12.33	6.60	7.25	5.00	4.62	3.82	11.49	11.61
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.92	3.88	2.03	2.56	2.08	2.11	2.61	6.41	6.53
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.30	8.45	4.57	4.69	2.93	2.51	1.22	5.08	5.08
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	1,399.10	159.72	298.49	335.18	369.50	337.24	424.84	92.53	104.38
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.24	15.27	8.66	6.93	4.27	2.89	2.50	14.93	12.11
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	38.00	46.00	50.00	65.00	63.00	68.00	68.00	277.00	237.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.00	10.00
PRESTAMOS / EMPLEADOS	9.27	21.50	34.28	36.31	44.98	91.64	172.24	670.33	808.26
DEPOSITOS TOTALES / EMPLEADOS	841.09	879.43	873.99	656.55	704.16	1,026.56	1,273.78	1,127.17	1,427.45
UTILIDAD NETA / EMPLEADOS	(31.24)	(7.74)	(38.31)	(46.97)	(68.38)	(19.18)	(48.48)	0.09	(19.03)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.00	0.00	0.00	0.00	51.44	130.12	132.55	680.46	594.00

PRESTAMOS (%)	0.00	0.00	0.00	0.00	704.60	530.06	583.28	7,766.72	6,660.55
LOCALES (%)	0.00	0.00	0.00	0.00	704.60	530.06	583.28	7,766.72	6,660.55
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	0.00	0.00	0.00	0.00	38.80	72.56	98.21	631.63	662.60
LOCALES (%)	0.00	0.00	0.00	0.00	(2.02)	93.06	93.19	1,111.14	1,273.84
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	165.52	34.72	105.79	(28.25)	(37.72)
PATRIMONIO (%)	0.00	0.00	0.00	0.00	86.21	241.37	273.80	823.58	269.91
UTILIDAD NETA (%)	0.00	0.00	0.00	0.00	262.87	266.44	72.09	(100.86)	4.71
CLASIFICACION PRESTAMOS									
NORMAL	357.53	989.05	1,749.81	2,343.72	2,773.41	6,125.02	11,474.43	147,924.16	159,912.79
MENCION ESPECIAL	0.00	0.00	0.00	40.50	79.51	158.13	382.41	13,160.14	15,601.37
SUBNORMAL	0.00	0.00	0.00	11.85	16.54	82.32	124.80	7,609.78	5,305.22
DUDOSO	0.00	0.00	0.00	0.00	7.01	10.57	44.48	17,888.40	12,557.60
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	11.56	3,230.08	4,555.74
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.69	9.10
AL POR MENOR	28.33	29.09	28.63	28.51	28.48	28.07	27.60	8.29	8.76
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.56	7.59
PRESTAMO PERSONAL AUTO	0.00	9.00	7.00	7.25	7.46	7.57	7.91	7.54	8.15
PRESTAMO PERSONAL	0.00	10.00	10.00	9.00	9.50	11.04	11.23	9.60	11.09
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.24	20.36
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.03	4.16	3.78	3.70	3.97	4.00	4.11	4.84	4.73
PERSONA JURIDICA	3.85	3.21	3.67	2.06	3.73	3.90	4.02	4.66	4.53

Nota : Cifras preliminares 2016

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