

BANCO AZTECA (PANAMÁ) S.A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

	2015		2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	54,846.87	54,407.32	55,143.65	54,175.33	53,181.70	52,280.26	53,039.69	53,167.20	0.00	
ACTIVOS LIQUIDOS	24,433.82	23,949.87	22,238.47	20,763.54	17,721.11	13,432.36	10,151.20	10,096.25	0.00	
TOTAL DE PRESTAMOS	19,558.95	19,321.98	20,242.02	21,387.70	23,893.35	25,148.50	26,026.94	25,710.84	0.00	
LOCALES	19,558.95	19,321.98	20,242.02	21,387.70	23,893.35	25,148.50	25,226.94	24,910.84	0.00	
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	800.00	800.00	0.00	
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	2,155.00	2,050.00	0.00	
TOTAL DE DEPOSITOS	33,208.61	32,752.85	31,689.01	30,497.44	29,721.49	28,775.15	28,213.55	27,142.76	0.00	
LOCALES	33,200.96	32,745.14	31,681.23	30,489.59	29,713.56	28,767.16	28,205.49	27,135.74	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	33,200.96	32,745.14	31,681.23	30,489.59	29,713.56	28,767.16	28,205.49	27,135.74	0.00	
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EXTRANJEROS	7.65	7.71	7.78	7.85	7.92	7.99	8.06	7.02	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	7.65	7.71	7.78	7.85	7.92	7.99	8.06	7.02	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	16,130.52	16,385.43	16,799.79	17,128.21	17,413.73	17,838.12	18,568.69	19,255.91	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	55,996.04	57,096.74	58,503.81	58,500.14	54,014.28	53,343.79	54,091.67	53,671.27	0.00	
ACTIVOS GENERADORES DE INGRESOS	19,736.52	18,866.46	19,164.12	19,778.20	21,726.15	22,235.24	24,211.98	24,574.27	0.00	
TOTAL DE PRESTAMOS	19,736.52	18,866.46	19,164.12	19,778.20	21,726.15	22,235.24	23,134.48	23,549.27	0.00	
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	1,077.50	1,025.00	0.00	
PATRIMONIO TOTAL	15,225.24	15,708.88	16,297.38	16,585.04	16,772.12	17,111.77	17,684.24	18,192.06	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	24,336.46	5,563.51	11,173.68	16,949.60	22,970.92	6,136.37	12,627.79	19,355.14	0.00	
EGRESOS DE OPERACIONES	1,771.51	397.12	880.42	1,396.68	1,958.41	380.36	700.60	1,015.61	0.00	
INGRESO NETO DE INTERESES	22,564.95	5,166.39	10,293.26	15,552.92	21,012.51	5,756.02	11,927.20	18,339.53	0.00	
OTROS INGRESOS	2,718.61	597.07	1,354.52	2,066.36	2,858.03	639.65	1,599.25	2,305.02	0.00	
INGRESO DE OPERACIONES	25,283.55	5,763.46	11,647.77	17,619.28	23,870.55	6,395.66	13,526.45	20,644.55	0.00	
EGRESOS GENERALES	21,124.08	5,038.43	10,172.57	15,512.79	21,060.79	5,682.78	11,778.93	17,763.95	0.00	
UTILIDAD ANTES DE PROVISIONES	4,159.48	725.04	1,475.20	2,106.49	2,809.76	712.89	1,747.52	2,880.60	0.00	
UTILIDAD DEL PERIODO	1,690.91	190.98	605.34	933.75	1,316.47	324.55	1,055.13	1,742.34	0.00	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	266.08	255.86	270.60	284.19	277.76	326.68	573.26	582.13	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	466.03	401.11	375.92	385.52	385.60	372.71	340.20	336.75	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.36	1.32	1.34	1.33	1.16	1.30	2.20	2.26	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	175.15	156.77	138.92	135.65	138.83	114.09	59.35	57.85	0.00	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.38	2.08	1.86	1.80	1.61	1.48	1.31	1.31	0.00	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	29.41	30.12	30.47	31.62	32.74	34.12	35.01	36.22	0.00	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	82.47	84.80	82.99	80.08	72.88	70.93	65.89	69.36	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	82.47	84.80	82.99	80.08	72.88	70.93	71.34	74.89	0.00
INDICE DE ADECUACION DE CAPITAL	47.53	46.57	46.43	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	73.58	73.12	70.18	68.08	59.62	46.68	35.98	37.20	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	44.55	44.02	40.33	38.33	33.32	25.69	19.14	18.99	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	73.58	73.12	70.18	68.08	59.62	46.68	43.62	44.75	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.57	4.05	6.32	6.29	6.06	5.84	8.72	9.45	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.02	1.34	2.07	2.13	2.44	2.43	3.90	4.33	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.11	4.86	7.43	7.51	7.85	7.59	11.93	12.77	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	123.31	117.96	116.61	114.26	105.73	110.39	104.31	105.02	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.98	8.42	9.19	9.42	9.01	6.84	5.79	5.51	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	114.33	109.54	107.42	104.85	96.72	103.55	98.52	99.51	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.55	87.42	87.33	88.04	88.23	88.85	87.08	86.05	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.77	12.66	14.14	13.93	13.15	11.51	13.21	12.51	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	303.00	291.00	341.00	351.00	353.00	347.00	344.00	333.00	0.00
NUMERO DE SUCURSALES	9.00	9.00	9.00	9.00	9.00	9.00	9.00	7.00	0.00
PRESTAMOS / EMPLEADOS	64.55	66.40	59.36	60.93	67.69	72.47	75.66	77.21	0.00
DEPOSITOS TOTALES / EMPLEADOS	109.60	112.55	92.93	86.89	84.20	82.93	82.02	81.51	0.00
UTILIDAD NETA / EMPLEADOS	5.58	0.66	1.78	2.66	3.73	0.94	3.07	5.23	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(4.02)	(9.00)	(10.86)	(13.77)	(3.04)	(3.91)	(3.82)	(1.86)	0.00
PRESTAMOS (%)	(1.78)	4.95	11.92	17.72	22.16	30.15	28.58	20.21	0.00
LOCALES (%)	(1.78)	4.95	11.92	17.72	22.16	30.15	24.63	16.47	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	(13.66)	(17.45)	(21.90)	(26.19)	(10.50)	(12.14)	(10.97)	(11.00)	0.00
LOCALES (%)	(13.67)	(17.46)	(21.91)	(26.20)	(10.50)	(12.15)	(10.97)	(11.00)	0.00
EXTRANJEROS (%)	4.24	3.86	3.88	3.62	3.62	3.61	3.61	(10.62)	0.00
PATRIMONIO (%)	12.64	9.00	6.36	6.77	7.96	8.87	10.53	12.42	0.00
UTILIDAD NETA (%)	(28.78)	(73.19)	(58.90)	(45.01)	(22.14)	69.94	74.30	86.60	0.00
CLASIFICACION PRESTAMOS									
NORMAL	19,365.55	19,055.29	19,903.87	21,060.39	23,599.09	24,664.30	25,353.82	24,979.07	0.00
MENCION ESPECIAL	252.18	255.52	275.72	257.97	233.14	308.71	422.55	377.66	0.00
SUBNORMAL	137.24	153.29	161.36	164.17	164.72	210.08	231.06	298.48	0.00
DUDOSO	202.97	166.97	185.65	194.23	184.30	220.42	208.09	265.69	0.00
IRRECUPERABLE	67.03	92.02	91.34	96.46	97.70	117.69	151.62	126.69	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	82.27	81.06	79.73	78.55	77.60	77.01	76.38	75.91	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	5.59	5.59	5.54	5.53	5.55	5.57	5.53	6.15	0.00
PERSONA JURIDICA	5.24	5.24	5.24	5.24	5.24	5.24	5.24	6.04	0.00

Nota : Cifras preliminares 2016

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

