

ANDBANC (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	528,041.99	494,011.57	524,952.76	545,930.55	379,699.71	299,422.95	249,551.11	190,905.81	177,839.22
ACTIVOS LIQUIDOS	359,895.13	367,853.13	374,143.37	396,238.22	268,911.88	205,623.53	157,050.07	97,776.64	88,510.11
TOTAL DE PRESTAMOS	34,665.95	42,700.81	36,870.29	34,997.32	24,407.06	27,898.25	25,689.54	28,167.04	25,747.62
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	34,665.95	42,700.81	36,870.29	34,997.32	24,407.06	27,898.25	25,689.54	28,167.04	25,747.62
TOTAL DE INVERSIONES	77,846.57	77,697.82	62,439.96	62,185.34	62,039.98	61,723.06	61,480.51	61,213.73	60,225.06
TOTAL DE DEPOSITOS	515,996.56	479,768.10	508,203.77	473,929.91	363,017.94	229,269.54	178,035.15	118,539.42	109,234.71
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	515,996.56	479,768.10	508,203.77	473,929.91	363,017.94	229,269.54	178,035.15	118,539.42	109,234.71
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	510,940.19	479,768.10	456,117.56	473,929.91	362,190.98	224,998.91	178,035.15	118,539.42	100,443.64
DEPOSITOS DE BANCOS	5,056.36	0.00	52,086.21	0.00	826.97	4,270.62	0.00	0.00	8,791.07
PATRIMONIO TOTAL	11,090.47	13,450.05	16,197.90	19,051.38	15,016.97	16,791.11	18,259.74	19,329.41	15,251.71
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	386,468.87	367,808.71	422,941.45	430,852.37	453,870.85	396,717.26	387,251.94	368,418.18	278,769.47
ACTIVOS GENERADORES DE INGRESOS	64,532.79	70,333.64	89,943.85	93,695.20	99,479.78	105,009.97	93,240.15	93,281.72	86,209.86
TOTAL DE PRESTAMOS	25,609.51	31,484.73	32,332.51	31,360.25	29,536.50	35,299.53	31,279.92	31,582.18	25,077.34
TOTAL DE INVERSIONES	38,923.29	38,848.91	57,611.34	62,334.95	69,943.28	69,710.44	61,960.23	61,699.53	61,132.52
PATRIMONIO TOTAL	9,875.77	11,844.36	14,437.99	16,585.11	13,053.72	15,120.58	17,228.82	19,190.40	15,134.34
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,284.89	534.22	1,227.03	2,155.89	2,927.95	689.21	1,341.77	1,871.81	2,319.82
EGRESOS DE OPERACIONES	1,414.75	236.17	536.43	1,030.97	1,465.41	435.92	882.76	1,230.84	1,768.64

INGRESO NETO DE INTERESES	(129.86)	298.05	690.60	1,124.92	1,462.54	253.29	459.02	640.98	551.18
OTROS INGRESOS	13,215.04	3,546.18	7,591.53	11,763.88	16,773.50	3,439.02	7,181.51	9,718.89	12,564.13
INGRESO DE OPERACIONES	13,085.19	3,844.23	8,282.13	12,888.80	18,236.04	3,692.31	7,640.53	10,359.86	13,115.31
EGRESOS GENERALES	5,937.63	1,577.08	3,192.87	4,946.05	7,327.71	1,918.18	4,397.77	6,047.43	7,880.58
UTILIDAD ANTES DE PROVISIONES	7,147.56	2,267.15	5,089.27	7,942.75	10,908.34	1,774.13	3,242.76	4,312.43	5,234.73
UTILIDAD DEL PERIODO	7,147.56	2,267.15	5,089.27	7,942.75	10,908.34	1,774.13	3,242.76	4,312.43	5,234.73
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	130.60	2,623.55	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.37	10.75	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	2.10	2.72	3.09	3.49	3.95	5.61	7.32	10.13	8.58
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.86	11.17	16.31	19.60	17.37	18.74	20.95	21.63	17.74
PATRIMONIO / PRESTAMOS TOTALES (%)	31.99	31.50	43.93	54.44	61.53	60.19	71.08	68.62	59.24
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	69.75	76.67	73.62	83.61	74.08	89.69	88.21	82.48	81.03
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	68.16	74.46	71.27	72.58	70.82	68.67	62.93	51.22	49.77
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	84.83	92.87	85.91	96.73	91.17	116.61	122.75	134.12	136.16
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.08	12.89	11.32	11.30	10.97	6.76	6.96	6.16	6.07
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.85	2.47	2.41	2.46	2.40	1.79	1.67	1.56	1.88
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	72.37	76.56	70.50	63.85	83.56	46.93	37.64	29.96	34.59
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.99	3.04	2.73	3.07	2.94	2.63	2.88	2.68	2.69
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	1.34	1.19	1.47	1.47	1.66	1.89	1.76	2.05
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.20)	1.70	1.54	1.60	1.47	0.96	0.98	0.92	0.64
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	45.38	41.02	38.55	38.37	40.18	51.95	57.56	58.37	60.09
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	20.48	20.17	16.88	16.74	16.86	13.10	15.40	13.89	14.57
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	47.00	46.00	43.00	46.00	46.00	44.00	44.00	44.00	44.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	737.57	928.28	857.45	760.81	530.59	634.05	583.85	640.16	585.17
DEPOSITOS TOTALES / EMPLEADOS	10,978.65	10,429.74	11,818.69	10,302.82	7,891.69	5,210.67	4,046.25	2,694.08	2,482.61
UTILIDAD NETA / EMPLEADOS	152.08	49.29	118.36	172.67	237.14	40.32	73.70	98.01	118.97
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	115.62	104.47	63.57	72.89	(28.09)	(39.39)	(52.46)	(65.03)	(53.16)

PRESTAMOS (%)	109.42	110.67	32.65	26.24	(29.59)	(34.67)	(30.32)	(19.52)	5.49
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	109.42	110.67	32.65	26.24	(29.59)	(34.67)	(30.32)	(19.52)	5.49
DEPOSITOS (%)	119.62	107.95	65.35	57.58	(29.65)	(52.21)	(64.97)	(74.99)	(69.91)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	119.62	107.95	65.35	57.58	(29.65)	(52.21)	(64.97)	(74.99)	(69.91)
PATRIMONIO (%)	28.05	31.37	27.76	34.94	35.40	24.84	12.73	1.46	1.56
UTILIDAD NETA (%)	68.13	43.71	26.69	45.53	52.62	(21.75)	(36.28)	(45.71)	(52.01)
CLASIFICACION PRESTAMOS									
NORMAL	34,665.95	42,700.81	36,869.82	34,866.72	21,783.51	27,898.25	25,689.54	28,167.04	25,747.62
MENCION ESPECIAL	0.00	0.00	0.47	128.80	2,618.03	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.15	2.75	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	1.65	2.77	0.00	0.00	0.00	0.00