

BANCO AZTECA (PANAMÁ) S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---------------------------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 53,181.70 | 52,280.26 | 53,039.69 | 53,167.20 | 53,196.70 | 51,603.99 | 51,754.42 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 17,721.11 | 13,432.36 | 10,151.20 | 10,096.25 | 9,949.84 | 8,773.53 | 9,080.80 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 23,893.35 | 25,148.50 | 26,026.94 | 25,710.84 | 26,626.73 | 24,423.42 | 24,310.50 | 0.00 | 0.00 |
| LOCALES | 23,893.35 | 25,148.50 | 25,226.94 | 24,910.84 | 25,826.73 | 23,623.42 | 23,510.50 | 0.00 | 0.00 |
| EXTRANJEROS | 0.00 | 0.00 | 800.00 | 800.00 | 800.00 | 800.00 | 800.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 2,155.00 | 2,050.00 | 2,750.00 | 2,750.00 | 3,045.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 29,721.49 | 28,775.15 | 28,213.55 | 27,142.76 | 26,343.97 | 24,613.65 | 23,954.18 | 0.00 | 0.00 |
| LOCALES | 29,713.56 | 28,767.16 | 28,205.49 | 27,135.74 | 26,335.77 | 24,605.39 | 23,952.66 | 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 | 29,713.56 | 28,767.16 | 28,205.49 | 27,135.74 | 26,335.77 | 24,605.39 | 23,952.66 | 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 | 7.92 | 7.99 | 8.06 | 7.02 | 8.20 | 8.27 | 1.52 | 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 | 7.92 | 7.99 | 8.06 | 7.02 | 8.20 | 8.27 | 1.52 | 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 |
| PATRIMONIO TOTAL | 17,413.73 | 17,838.12 | 18,568.69 | 19,255.91 | 19,519.51 | 19,730.74 | 20,326.31 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 54,014.28 | 53,343.79 | 54,091.67 | 53,671.27 | 53,189.20 | 51,942.13 | 52,397.06 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 21,726.15 | 22,235.24 | 24,211.98 | 24,574.27 | 26,635.04 | 26,160.96 | 27,768.72 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 21,726.15 | 22,235.24 | 23,134.48 | 23,549.27 | 25,260.04 | 24,785.96 | 25,168.72 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 1,077.50 | 1,025.00 | 1,375.00 | 1,375.00 | 2,600.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 16,772.12 | 17,111.77 | 17,684.24 | 18,192.06 | 18,466.62 | 18,784.43 | 19,447.50 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 22,970.92 | 6,136.37 | 12,627.79 | 19,355.14 | 26,351.13 | 6,875.27 | 13,673.53 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 1,958.41 | 380.36 | 700.60 | 1,015.61 | 1,284.83 | 268.84 | 568.49 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 21,012.51 | 5,756.02 | 11,927.20 | 18,339.53 | 25,066.30 | 6,606.43 | 13,105.04 | 0.00 | 0.00 |
| OTROS INGRESOS | 2,858.03 | 639.65 | 1,599.25 | 2,305.02 | 3,045.79 | 736.79 | 1,493.96 | 0.00 | 0.00 |

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| INGRESO DE OPERACIONES | 23,870.55 | 6,395.66 | 13,526.45 | 20,644.55 | 28,112.09 | 7,343.22 | 14,599.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 21,060.79 | 5,682.78 | 11,778.93 | 17,763.95 | 24,453.67 | 5,722.28 | 11,623.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 2,809.76 | 712.89 | 1,747.52 | 2,880.60 | 3,658.42 | 1,620.94 | 2,976.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 1,316.47 | 324.55 | 1,055.13 | 1,742.34 | 2,051.95 | 922.93 | 1,518.50 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 277.76 | 326.68 | 573.26 | 582.13 | 763.68 | 756.80 | 793.73 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 385.60 | 372.71 | 340.20 | 336.75 | 340.77 | 1,271.97 | 1,328.27 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.16 | 1.30 | 2.20 | 2.26 | 2.87 | 3.10 | 3.26 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 138.83 | 114.09 | 59.35 | 57.85 | 44.62 | 168.07 | 167.35 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.61 | 1.48 | 1.31 | 1.31 | 1.28 | 5.21 | 5.46 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 32.74 | 34.12 | 35.01 | 36.22 | 36.69 | 38.23 | 39.27 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 72.88 | 70.93 | 65.89 | 69.36 | 66.45 | 72.61 | 74.30 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 72.88 | 70.93 | 71.34 | 74.89 | 73.31 | 80.79 | 83.61 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 59.55 | 57.32 | 56.06 | 59.65 | 57.61 | 65.24 | 65.61 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 59.62 | 46.68 | 35.98 | 37.20 | 37.77 | 35.64 | 37.91 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 33.32 | 25.69 | 19.14 | 18.99 | 18.70 | 17.00 | 17.55 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 59.62 | 46.68 | 43.62 | 44.75 | 48.21 | 46.82 | 50.62 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.06 | 5.84 | 8.72 | 9.45 | 7.70 | 14.11 | 10.94 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.44 | 2.43 | 3.90 | 4.33 | 3.86 | 7.11 | 5.80 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 7.85 | 7.59 | 11.93 | 12.77 | 11.11 | 19.65 | 15.62 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 105.73 | 110.39 | 104.31 | 105.02 | 98.93 | 105.12 | 98.48 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 9.01 | 6.84 | 5.79 | 5.51 | 4.82 | 4.11 | 4.09 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 96.72 | 103.55 | 98.52 | 99.51 | 94.11 | 101.01 | 94.39 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 88.23 | 88.85 | 87.08 | 86.05 | 86.99 | 77.93 | 79.62 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 13.15 | 11.51 | 13.21 | 12.51 | 11.44 | 11.27 | 10.76 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 353.00 | 347.00 | 344.00 | 333.00 | 325.00 | 349.00 | 370.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 9.00 | 9.00 | 9.00 | 7.00 | 6.00 | 6.00 | 6.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 67.69 | 72.47 | 75.66 | 77.21 | 81.93 | 69.98 | 65.70 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 84.20 | 82.93 | 82.02 | 81.51 | 81.06 | 70.53 | 64.74 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 3.73 | 0.94 | 3.07 | 5.23 | 6.31 | 2.64 | 4.10 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (3.04) | (3.91) | (3.82) | (1.86) | 0.03 | (1.29) | (2.42) | 0.00 | 0.00 |
| PRESTAMOS (%) | 22.16 | 30.15 | 28.58 | 20.21 | 11.44 | (2.88) | (6.59) | 0.00 | 0.00 |
| LOCALES (%) | 22.16 | 30.15 | 24.63 | 16.47 | 8.09 | (6.06) | (6.80) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS (%) | (10.50) | (12.14) | (10.97) | (11.00) | (11.36) | (14.46) | (15.10) | 0.00 | 0.00 |

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|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------|------|
| LOCALES (%) | (10.50) | (12.15) | (10.97) | (11.00) | (11.37) | (14.47) | (15.08) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 3.62 | 3.61 | 3.61 | (10.62) | 3.54 | 3.42 | (81.09) | 0.00 | 0.00 |
| PATRIMONIO (%) | 7.96 | 8.87 | 10.53 | 12.42 | 12.09 | 10.61 | 9.47 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (22.14) | 69.94 | 74.30 | 86.60 | 55.87 | 184.38 | 43.92 | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 23,599.09 | 24,664.30 | 25,353.82 | 24,979.07 | 25,649.28 | 24,346.96 | 24,313.87 | 0.00 | 0.00 |
| MENCION ESPECIAL | 233.14 | 308.71 | 422.55 | 377.66 | 424.24 | 464.97 | 409.95 | 0.00 | 0.00 |
| SUBNORMAL | 164.72 | 210.08 | 231.06 | 298.48 | 315.98 | 308.57 | 339.10 | 0.00 | 0.00 |
| DUDOSO | 184.30 | 220.42 | 208.09 | 265.69 | 359.22 | 357.97 | 374.39 | 0.00 | 0.00 |
| IRRECUPERABLE | 97.70 | 117.69 | 151.62 | 126.69 | 218.79 | 216.92 | 201.46 | 0.00 | 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 | 77.60 | 77.01 | 76.38 | 75.91 | 75.44 | 75.30 | 75.51 | 0.00 | 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 | 5.55 | 5.57 | 5.53 | 6.15 | 5.75 | 5.74 | 5.79 | 0.00 | 0.00 |
| PERSONA JURIDICA | 5.24 | 5.24 | 5.24 | 6.04 | 5.00 | 5.00 | 5.00 | 0.00 | 0.00 |