

BANCO AZTECA (PANAMÁ) S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 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	50,222.21	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	9,778.63	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	24,684.62	0.00
LOCALES	23,893.35	25,148.50	25,226.94	24,910.84	25,826.73	23,623.42	23,510.50	23,884.62	0.00
EXTRANJEROS	0.00	0.00	800.00	800.00	800.00	800.00	800.00	800.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	2,155.00	2,050.00	2,750.00	2,750.00	3,045.00	2,295.00	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	22,355.00	0.00
LOCALES	29,713.56	28,767.16	28,205.49	27,135.74	26,335.77	24,605.39	23,952.66	22,353.47	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	22,353.47	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	1.53	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	1.53	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	20,842.65	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	51,694.71	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	27,370.23	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	25,197.73	0.00
TOTAL DE INVERSIONES	0.00	0.00	1,077.50	1,025.00	1,375.00	1,375.00	2,600.00	2,172.50	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	20,049.28	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	20,432.57	0.00
EGRESOS DE OPERACIONES	1,958.41	380.36	700.60	1,015.61	1,284.83	268.84	568.49	831.86	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	19,600.72	0.00
OTROS INGRESOS	2,858.03	639.65	1,599.25	2,305.02	3,045.79	736.79	1,493.96	2,265.39	0.00

INGRESO DE OPERACIONES	23,870.55	6,395.66	13,526.45	20,644.55	28,112.09	7,343.22	14,599.00	21,866.11	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	17,773.30	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	4,092.81	0.00
UTILIDAD DEL PERIODO	1,316.47	324.55	1,055.13	1,742.34	2,051.95	922.93	1,518.50	2,034.84	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	277.76	326.68	573.26	582.13	763.68	756.80	793.73	694.54	0.00
TOTAL PROVISIONES PARA PRESTAMOS	385.60	372.71	340.20	336.75	340.77	1,271.97	1,328.27	1,075.54	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.16	1.30	2.20	2.26	2.87	3.10	3.26	2.81	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	138.83	114.09	59.35	57.85	44.62	168.07	167.35	154.86	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.61	1.48	1.31	1.31	1.28	5.21	5.46	4.36	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	32.74	34.12	35.01	36.22	36.69	38.23	39.27	41.50	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	72.88	70.93	65.89	69.36	66.45	72.61	74.30	77.25	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	72.88	70.93	71.34	74.89	73.31	80.79	83.61	84.44	0.00
INDICE DE ADECUACION DE CAPITAL	59.55	57.32	56.06	59.65	57.61	65.24	65.61	69.72	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	59.62	46.68	35.98	37.20	37.77	35.64	37.91	43.74	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.32	25.69	19.14	18.99	18.70	17.00	17.55	19.47	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.62	46.68	43.62	44.75	48.21	46.82	50.62	54.01	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.06	5.84	8.72	9.45	7.70	14.11	10.94	9.91	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.44	2.43	3.90	4.33	3.86	7.11	5.80	5.25	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.85	7.59	11.93	12.77	11.11	19.65	15.62	13.53	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	105.73	110.39	104.31	105.02	98.93	105.12	98.48	99.54	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.01	6.84	5.79	5.51	4.82	4.11	4.09	4.05	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	95.48	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	88.23	88.85	87.08	86.05	86.99	77.93	79.62	81.28	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.15	11.51	13.21	12.51	11.44	11.27	10.76	11.04	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	353.00	347.00	344.00	333.00	325.00	349.00	370.00	385.00	0.00
NUMERO DE SUCURSALES	9.00	9.00	9.00	7.00	6.00	6.00	6.00	6.00	0.00
PRESTAMOS / EMPLEADOS	67.69	72.47	75.66	77.21	81.93	69.98	65.70	64.12	0.00
DEPOSITOS TOTALES / EMPLEADOS	84.20	82.93	82.02	81.51	81.06	70.53	64.74	58.06	0.00
UTILIDAD NETA / EMPLEADOS	3.73	0.94	3.07	5.23	6.31	2.64	4.10	5.29	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(3.04)	(3.91)	(3.82)	(1.86)	0.03	(1.29)	(2.42)	(5.54)	0.00
PRESTAMOS (%)	22.16	30.15	28.58	20.21	11.44	(2.88)	(6.59)	(3.99)	0.00
LOCALES (%)	22.16	30.15	24.63	16.47	8.09	(6.06)	(6.80)	(4.12)	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)	(17.64)	0.00

LOCALES (%)	(10.50)	(12.15)	(10.97)	(11.00)	(11.37)	(14.47)	(15.08)	(17.62)	0.00
EXTRANJEROS (%)	3.62	3.61	3.61	(10.62)	3.54	3.42	(81.09)	(78.20)	0.00
PATRIMONIO (%)	7.96	8.87	10.53	12.42	12.09	10.61	9.47	8.24	0.00
UTILIDAD NETA (%)	(22.14)	69.94	74.30	86.60	55.87	184.38	43.92	16.79	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	24,646.92	0.00
MENCION ESPECIAL	233.14	308.71	422.55	377.66	424.24	464.97	409.95	310.28	0.00
SUBNORMAL	164.72	210.08	231.06	298.48	315.98	308.57	339.10	268.38	0.00
DUDOSO	184.30	220.42	208.09	265.69	359.22	357.97	374.39	297.35	0.00
IRRECUPERABLE	97.70	117.69	151.62	126.69	218.79	216.92	201.46	237.24	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	75.15	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	5.59	0.00
PERSONA JURIDICA	5.24	5.24	5.24	6.04	5.00	5.00	5.00	5.00	0.00