

CANAL BANK 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	398,283.02	402,900.63	393,447.00	403,456.23	409,932.41	404,615.10	390,942.02	391,088.02	0.00
ACTIVOS LIQUIDOS	69,347.52	57,333.74	47,321.11	42,656.99	53,762.46	52,595.51	38,149.36	55,544.63	0.00
TOTAL DE PRESTAMOS	191,557.89	196,832.65	209,978.91	248,567.18	248,666.55	246,022.52	250,026.75	235,711.66	0.00
LOCALES	191,557.89	196,832.65	209,978.91	248,567.18	248,666.55	246,022.52	250,026.75	235,711.66	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	72,961.84	82,995.96	78,455.07	48,827.77	46,308.47	44,096.33	43,833.15	42,147.37	0.00
TOTAL DE DEPOSITOS	338,305.94	343,484.20	330,303.25	328,666.02	342,066.11	340,757.25	331,205.04	335,243.98	0.00
LOCALES	325,428.96	320,691.43	313,578.77	314,104.69	325,802.44	324,594.25	316,848.55	331,095.72	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	308,581.28	313,782.64	308,937.89	313,675.04	325,440.35	323,927.26	316,299.52	330,617.60	0.00
DEPOSITOS DE BANCOS	16,847.68	6,908.78	4,640.89	429.65	362.09	666.99	549.03	478.12	0.00
EXTRANJEROS	12,876.97	22,792.78	16,724.47	14,561.33	16,263.67	16,163.00	14,356.49	4,148.26	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	30.52	0.00	679.06	681.48	2,175.31	1,892.84	1,954.24	1,924.67	0.00
DEPOSITOS DE BANCOS	12,846.46	22,792.78	16,045.41	13,879.85	14,088.36	14,270.16	12,402.25	2,223.59	0.00
PATRIMONIO TOTAL	39,225.25	39,920.91	39,822.61	44,838.72	45,294.32	41,149.36	39,990.59	40,303.41	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	227,836.08	254,730.85	255,604.97	390,589.98	404,107.72	403,757.87	392,194.51	397,272.13	0.00
ACTIVOS GENERADORES DE INGRESOS	150,852.35	170,776.39	183,932.82	284,037.94	279,747.37	284,973.73	291,146.94	287,626.99	0.00
TOTAL DE PRESTAMOS	97,195.68	101,532.16	110,845.46	217,124.66	220,112.22	221,427.59	230,002.83	242,139.42	0.00
TOTAL DE INVERSIONES	53,656.67	69,244.24	73,087.36	66,913.27	59,635.15	63,546.14	61,144.11	45,487.57	0.00
PATRIMONIO TOTAL	24,914.69	29,152.59	31,548.02	44,925.60	42,259.78	40,535.13	39,906.60	42,571.07	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,518.52	4,963.17	9,971.77	15,625.83	21,313.56	5,331.89	10,727.09	15,850.98	0.00
EGRESOS DE OPERACIONES	9,853.26	2,561.99	5,228.34	8,113.40	11,032.59	2,985.20	6,057.19	9,058.20	0.00

INGRESO NETO DE INTERESES	7,665.26	2,401.18	4,743.43	7,512.43	10,280.97	2,346.69	4,669.90	6,792.79	0.00
OTROS INGRESOS	18,267.03	1,427.93	3,262.84	8,301.10	10,386.60	1,714.14	3,179.43	4,754.39	0.00
INGRESO DE OPERACIONES	25,932.29	3,829.11	8,006.27	15,813.53	20,667.57	4,060.83	7,849.33	11,547.17	0.00
EGRESOS GENERALES	27,069.01	4,363.06	8,049.21	12,597.30	17,062.11	3,645.27	7,705.04	12,149.19	0.00
UTILIDAD ANTES DE PROVISIONES	(1,136.71)	(533.95)	(42.94)	3,216.23	3,605.47	415.56	144.29	(602.02)	0.00
UTILIDAD DEL PERIODO	(4,511.25)	88.78	(260.21)	3,407.66	3,867.75	(1,645.61)	(2,432.20)	(2,217.11)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	17,544.27	13,069.56	12,953.73	10,468.02	7,893.52	10,755.19	16,680.78	16,223.60	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,374.82	5,363.32	4,298.69	3,621.92	2,902.50	7,125.75	7,989.97	6,971.20	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	9.16	6.64	6.17	4.21	3.17	4.37	6.67	6.88	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	36.34	41.04	33.18	34.60	36.77	66.25	47.90	42.97	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.33	2.72	2.05	1.46	1.17	2.90	3.20	2.96	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.85	9.91	10.12	11.11	11.05	10.17	10.23	10.31	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.83	14.27	13.81	15.08	15.36	14.18	13.61	14.50	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.48	20.28	18.97	18.04	18.21	16.73	15.99	17.10	0.00
INDICE DE ADECUACION DE CAPITAL	0.90	7.94	8.28	11.35	13.16	13.87	13.98	14.64	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.50	16.69	14.33	12.98	15.72	15.43	11.52	16.57	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.41	14.23	12.03	10.57	13.11	13.00	9.76	14.20	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.07	40.85	38.08	27.84	29.25	28.38	24.75	29.14	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.99)	0.21	(0.28)	1.60	1.38	(2.31)	(1.67)	(1.03)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(1.98)	0.14	(0.20)	1.16	0.96	(1.63)	(1.24)	(0.74)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(18.11)	1.22	(1.65)	10.11	9.15	(16.24)	(12.19)	(6.94)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.61	11.62	10.84	7.34	7.62	7.48	7.37	7.35	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.53	6.00	5.69	3.81	3.94	4.19	4.16	4.20	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.08	5.62	5.16	3.53	3.68	3.29	3.21	3.15	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	104.38	113.94	100.54	79.66	82.55	89.77	98.16	105.21	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.11	3.34	3.55	3.90	3.71	2.41	2.18	2.20	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	237.00	239.00	232.00	228.00	245.00	243.00	261.00	253.00	0.00
NUMERO DE SUCURSALES	10.00	10.00	10.00	10.00	10.00	11.00	11.00	11.00	0.00
PRESTAMOS / EMPLEADOS	808.26	823.57	905.08	1,090.21	1,014.97	1,012.44	957.96	931.67	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,427.45	1,437.17	1,423.72	1,441.52	1,396.19	1,402.29	1,268.98	1,325.08	0.00
UTILIDAD NETA / EMPLEADOS	(19.03)	0.37	(1.12)	14.95	15.79	(6.77)	(9.32)	(8.76)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	594.00	278.09	234.10	6.81	2.92	0.43	(0.64)	(3.07)	0.00

PRESTAMOS (%)	6,660.55	3,058.59	1,692.85	33.87	29.81	24.99	19.07	(5.17)	0.00
LOCALES (%)	6,660.55	3,058.59	1,692.85	33.87	29.81	24.99	19.07	(5.17)	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	662.60	392.05	281.34	5.27	1.11	(0.79)	0.27	2.00	0.00
LOCALES (%)	1,273.84	533.10	517.82	4.93	0.11	1.22	1.04	5.41	0.00
EXTRANJEROS (%)	(37.72)	19.01	(53.36)	12.99	26.30	(29.09)	(14.16)	(71.51)	0.00
PATRIMONIO (%)	269.91	117.15	71.11	(0.39)	15.47	3.08	0.42	(10.11)	0.00
UTILIDAD NETA (%)	4.71	(106.81)	(92.11)	12,851.52	(185.74)	(1,953.48)	834.71	(165.06)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	159,912.79	170,223.01	184,617.13	226,659.29	208,447.18	190,029.38	186,236.86	175,721.42	0.00
MENCION ESPECIAL	15,601.37	11,948.86	14,784.52	12,187.66	25,257.90	37,232.02	38,090.62	39,723.10	0.00
SUBNORMAL	5,305.22	7,017.16	3,447.14	1,824.35	1,621.87	1,175.73	2,720.17	4,196.44	0.00
DUDOSO	12,557.60	7,412.19	791.33	2,151.31	8,916.71	16,573.42	15,371.07	7,644.22	0.00
IRRECUPERABLE	4,555.74	5,594.75	10,637.47	9,366.49	7,325.38	8,137.73	15,598.00	15,397.68	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	9.10	9.06	8.94	8.92	8.99	8.72	8.73	8.30	0.00
AL POR MENOR	8.76	8.92	8.94	9.25	9.01	8.95	9.02	9.31	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.59	7.56	7.53	7.55	7.53	7.52	7.51	6.69	0.00
PRESTAMO PERSONAL AUTO	8.15	8.20	8.29	8.35	8.39	8.42	8.41	8.39	0.00
PRESTAMO PERSONAL	11.09	11.05	11.05	10.80	10.25	10.07	10.06	10.05	0.00
TARJETA DE CREDITO	20.36	20.31	20.04	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.73	4.77	4.79	4.79	4.78	4.80	4.81	4.80	0.00
PERSONA JURIDICA	4.53	4.66	4.78	4.77	4.76	4.82	4.86	4.88	0.00