

ANDBANC (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	379,699.71	299,422.95	249,551.11	190,905.81	177,839.22	140,310.06	93,259.37	106,780.87	0.00
ACTIVOS LIQUIDOS	268,911.88	205,623.53	157,050.07	97,776.64	88,510.11	49,602.07	41,471.25	56,110.52	0.00
TOTAL DE PRESTAMOS	24,407.06	27,898.25	25,689.54	28,167.04	25,747.62	27,409.45	39,071.87	38,122.57	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	24,407.06	27,898.25	25,689.54	28,167.04	25,747.62	27,409.45	39,071.87	38,122.57	0.00
TOTAL DE INVERSIONES	62,039.98	61,723.06	61,480.51	61,213.73	60,225.06	60,043.39	10,055.78	9,956.13	0.00
TOTAL DE DEPOSITOS	363,017.94	229,269.54	178,035.15	118,539.42	109,234.71	123,383.65	66,586.36	80,198.26	0.00
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	363,017.94	229,269.54	178,035.15	118,539.42	109,234.71	123,383.65	66,586.36	80,198.26	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	362,190.98	224,998.91	178,035.15	118,539.42	100,443.64	88,383.65	66,586.36	80,198.26	0.00
DEPOSITOS DE BANCOS	826.97	4,270.62	0.00	0.00	8,791.07	35,000.00	0.00	0.00	0.00
PATRIMONIO TOTAL	15,016.97	16,791.11	18,259.74	19,329.41	15,251.71	15,707.58	15,891.60	15,815.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	453,870.85	396,717.26	387,251.94	368,418.18	278,769.47	219,866.50	171,405.24	148,843.34	0.00
ACTIVOS GENERADORES DE INGRESOS	99,479.78	105,009.97	93,240.15	93,281.72	86,209.86	88,537.08	68,148.85	68,729.74	0.00
TOTAL DE PRESTAMOS	29,536.50	35,299.53	31,279.92	31,582.18	25,077.34	27,653.85	32,380.71	33,144.80	0.00
TOTAL DE INVERSIONES	69,943.28	69,710.44	61,960.23	61,699.53	61,132.52	60,883.23	35,768.14	35,584.93	0.00
PATRIMONIO TOTAL	13,053.72	15,120.58	17,228.82	19,190.40	15,134.34	16,249.35	17,075.67	17,572.54	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,927.95	689.21	1,341.77	1,871.81	2,319.82	441.67	745.53	1,171.29	0.00
EGRESOS DE OPERACIONES	1,465.41	435.92	882.76	1,230.84	1,768.64	423.62	695.48	1,001.11	0.00
INGRESO NETO DE INTERESES	1,462.54	253.29	459.02	640.98	551.18	18.05	50.05	170.18	0.00
OTROS INGRESOS	16,773.50	3,439.02	7,181.51	9,718.89	12,564.13	2,128.46	4,510.50	5,967.32	0.00

INGRESO DE OPERACIONES	18,236.04	3,692.31	7,640.53	10,359.86	13,115.31	2,146.51	4,560.55	6,137.50	0.00
EGRESOS GENERALES	7,327.71	1,918.18	4,397.77	6,047.43	7,880.58	1,685.07	3,920.33	5,570.84	0.00
UTILIDAD ANTES DE PROVISIONES	10,908.34	1,774.13	3,242.76	4,312.43	5,234.73	461.44	640.22	566.67	0.00
UTILIDAD DEL PERIODO	10,908.34	1,774.13	3,242.76	4,312.43	5,234.73	455.88	639.89	563.96	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,623.55	0.00	0.00	0.00	0.00	0.00	0.67	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.08	0.50	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	10.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	11.56	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 (%)	3.95	5.61	7.32	10.13	8.58	11.19	17.04	14.81	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.37	18.74	20.95	21.63	17.74	17.96	32.35	32.90	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	61.53	60.19	71.08	68.62	59.24	57.31	40.67	41.49	0.00
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 (%)	74.08	89.69	88.21	82.48	81.03	40.20	62.28	69.96	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	70.82	68.67	62.93	51.22	49.77	35.35	44.47	52.55	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	91.17	116.61	122.75	134.12	136.16	88.87	77.38	82.38	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.97	6.76	6.96	6.16	6.07	2.06	1.88	1.09	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.40	1.79	1.67	1.56	1.88	0.83	0.75	0.51	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	83.56	46.93	37.64	29.96	34.59	11.22	7.49	4.28	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.94	2.63	2.88	2.68	2.69	2.00	2.19	2.27	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.47	1.66	1.89	1.76	2.05	1.91	2.04	1.94	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.47	0.96	0.98	0.92	0.64	0.08	0.15	0.33	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	40.18	51.95	57.56	58.37	60.09	78.50	85.96	90.77	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	16.86	13.10	15.40	13.89	14.57	9.62	13.24	11.58	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	46.00	44.00	44.00	44.00	44.00	43.00	42.00	41.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	530.59	634.05	583.85	640.16	585.17	637.43	930.28	929.82	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,891.69	5,210.67	4,046.25	2,694.08	2,482.61	2,869.39	1,585.39	1,956.06	0.00
UTILIDAD NETA / EMPLEADOS	237.14	40.32	73.70	98.01	118.97	10.60	15.24	13.76	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(28.09)	(39.39)	(52.46)	(65.03)	(53.16)	(53.14)	(62.63)	(44.07)	0.00
PRESTAMOS (%)	(29.59)	(34.67)	(30.32)	(19.52)	5.49	(1.75)	52.09	35.34	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(29.59)	(34.67)	(30.32)	(19.52)	5.49	(1.75)	52.09	35.34	0.00
DEPOSITOS (%)	(29.65)	(52.21)	(64.97)	(74.99)	(69.91)	(46.18)	(62.60)	(32.34)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(29.65)	(52.21)	(64.97)	(74.99)	(69.91)	(46.18)	(62.60)	(32.34)	0.00
PATRIMONIO (%)	35.40	24.84	12.73	1.46	1.56	(6.45)	(12.97)	(18.18)	0.00
UTILIDAD NETA (%)	52.62	(21.75)	(36.28)	(45.71)	(52.01)	(74.30)	(80.27)	(86.92)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	21,783.51	27,898.25	25,689.54	28,167.04	25,747.62	27,409.45	39,071.28	38,123.07	0.00
MENCION ESPECIAL	2,618.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	2.75	0.00	0.00	0.00	0.00	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	2.77	0.00	0.00	0.00	0.00	0.00	0.67	0.00	0.00