

BANCO AZTECA (PANAMÁ) S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	53,196.70	51,603.99	51,754.42	50,222.21	46,220.71	48,724.25	49,041.94	49,746.66	0.00
ACTIVOS LIQUIDOS	9,949.84	8,773.53	9,080.80	9,778.63	7,523.87	8,041.61	9,036.07	9,549.13	0.00
TOTAL DE PRESTAMOS	26,626.73	24,423.42	24,310.50	24,684.62	26,133.13	25,040.92	24,984.15	25,147.29	0.00
LOCALES	25,826.73	23,623.42	23,510.50	23,884.62	25,333.13	25,040.92	24,984.15	25,147.29	0.00
EXTRANJEROS	800.00	800.00	800.00	800.00	800.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	2,750.00	2,750.00	3,045.00	2,295.00	1,795.00	500.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	26,343.97	24,613.65	23,954.18	22,355.00	21,585.60	19,915.69	20,119.49	19,800.13	0.00
LOCALES	26,335.77	24,605.39	23,952.66	22,353.47	21,584.07	19,914.56	20,118.36	19,799.00	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	26,335.77	24,605.39	23,952.66	22,353.47	21,584.07	19,914.56	20,118.36	19,799.00	0.00
EXTRANJEROS	8.20	8.27	1.52	1.53	1.53	1.13	1.13	1.13	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	8.20	8.27	1.52	1.53	1.53	1.13	1.13	1.13	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	19,519.51	19,730.74	20,326.31	20,842.65	20,401.95	20,780.10	21,118.84	21,436.65	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	53,189.20	51,942.13	52,397.06	51,694.71	49,708.70	50,164.12	50,398.18	49,984.44	0.00
ACTIVOS GENERADORES DE INGRESOS	26,635.04	26,160.96	27,768.72	27,370.23	28,652.43	26,357.17	26,169.83	26,063.45	0.00
TOTAL DE PRESTAMOS	25,260.04	24,785.96	25,168.72	25,197.73	26,379.93	24,732.17	24,647.33	24,915.95	0.00
TOTAL DE INVERSIONES	1,375.00	1,375.00	2,600.00	2,172.50	2,272.50	1,625.00	1,522.50	1,147.50	0.00
PATRIMONIO TOTAL	18,466.62	18,784.43	19,447.50	20,049.28	19,960.73	20,255.42	20,722.58	21,139.65	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	26,351.13	6,875.27	13,673.53	20,432.57	27,155.90	6,529.41	13,086.66	19,932.21	0.00
EGRESOS DE OPERACIONES	1,284.83	268.84	568.49	831.86	1,087.04	252.65	516.72	776.58	0.00
INGRESO NETO DE INTERESES	25,066.30	6,606.43	13,105.04	19,600.72	26,068.86	6,276.75	12,569.94	19,155.63	0.00

OTROS INGRESOS	3,045.79	736.79	1,493.96	2,265.39	3,081.88	553.59	1,258.87	1,833.03	0.00
INGRESO DE OPERACIONES	28,112.09	7,343.22	14,599.00	21,866.11	29,150.75	6,830.34	13,828.81	20,988.67	0.00
EGRESOS GENERALES	24,453.67	5,722.28	11,623.00	17,773.30	24,495.76	5,840.02	11,875.39	17,988.92	0.00
UTILIDAD ANTES DE PROVISIONES	3,658.42	1,620.94	2,976.00	4,092.81	4,654.99	990.32	1,953.42	2,999.75	0.00
UTILIDAD DEL PERIODO	2,051.95	922.93	1,518.50	2,034.84	2,197.21	378.15	716.89	1,034.69	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	763.68	756.80	793.73	694.54	595.21	634.98	611.17	752.35	0.00
TOTAL PROVISIONES PARA PRESTAMOS	340.77	1,271.97	1,328.27	1,075.54	1,234.60	1,318.58	1,331.60	1,459.92	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.87	3.10	3.26	2.81	2.28	2.54	2.45	2.99	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	44.62	168.07	167.35	154.86	207.42	207.66	217.88	194.05	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.28	5.21	5.46	4.36	4.72	5.27	5.33	5.81	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	36.69	38.23	39.27	41.50	44.14	42.65	43.06	43.09	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	66.45	72.61	74.30	77.25	73.05	81.36	84.53	85.24	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	73.31	80.79	83.61	84.44	78.07	82.98	84.53	85.24	0.00
INDICE DE ADECUACION DE CAPITAL	43.75	65.24	65.61	69.72	55.10	75.49	77.69	78.73	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	37.77	35.64	37.91	43.74	34.86	40.38	44.91	48.23	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.70	17.00	17.55	19.47	16.28	16.50	18.43	19.20	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.21	46.82	50.62	54.01	43.17	42.89	44.91	48.23	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO)	7.70	14.11	10.94	9.91	7.67	5.74	5.48	5.29	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.86	7.11	5.80	5.25	4.42	3.02	2.84	2.76	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.11	19.65	15.62	13.53	11.01	7.47	6.92	6.53	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	98.93	105.12	98.48	99.54	94.78	99.09	100.01	101.97	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO)	4.82	4.11	4.09	4.05	3.79	3.83	3.95	3.97	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	94.11	101.01	94.39	95.48	90.98	95.26	96.06	97.99	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	86.99	77.93	79.62	81.28	84.03	85.50	85.87	85.71	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO)	11.44	11.27	10.76	11.04	10.76	8.40	9.62	9.38	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	325.00	349.00	370.00	385.00	393.00	391.00	388.00	409.00	0.00
NUMERO DE SUCURSALES	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	0.00
PRESTAMOS / EMPLEADOS	81.93	69.98	65.70	64.12	66.50	64.04	64.39	61.48	0.00
DEPOSITOS TOTALES / EMPLEADOS	81.06	70.53	64.74	58.06	54.93	50.94	51.85	48.41	0.00
UTILIDAD NETA / EMPLEADOS	6.31	2.64	4.10	5.29	5.59	0.97	1.85	2.53	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.03	(1.29)	(2.42)	(5.54)	(13.11)	(5.58)	(5.24)	(0.95)	0.00
PRESTAMOS (%)	11.44	(2.88)	(6.59)	(3.99)	(1.85)	2.53	2.77	1.87	0.00

LOCALES (%)	8.09	(6.06)	(6.80)	(4.12)	(1.91)	6.00	6.27	5.29	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	(100.00)	(100.00)	(100.00)	0.00
DEPOSITOS (%)	(11.36)	(14.46)	(15.10)	(17.64)	(18.06)	(19.09)	(16.01)	(11.43)	0.00
LOCALES (%)	(11.37)	(14.47)	(15.08)	(17.62)	(18.04)	(19.06)	(16.01)	(11.43)	0.00
EXTRANJEROS (%)	3.54	3.42	(81.09)	(78.20)	(81.29)	(86.36)	(25.97)	(26.09)	0.00
PATRIMONIO (%)	12.09	10.61	9.47	8.24	4.52	5.32	3.90	2.85	0.00
UTILIDAD NETA (%)	55.87	184.38	43.92	16.79	7.08	(59.03)	(52.79)	(49.15)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	25,649.28	24,346.96	24,313.87	24,646.92	26,420.01	25,345.72	25,296.32	25,357.06	0.00
MENCION ESPECIAL	424.24	464.97	409.95	310.28	266.23	275.86	311.96	380.40	0.00
SUBNORMAL	315.98	308.57	339.10	268.38	249.41	271.76	251.22	327.01	0.00
DUDOSO	359.22	357.97	374.39	297.35	267.54	278.37	268.95	361.52	0.00
IRRECUPERABLE	218.79	216.92	201.46	237.24	164.54	187.79	187.31	181.22	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	75.44	75.30	75.51	75.15	74.59	74.36	74.40	75.11	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	5.75	5.74	5.79	5.59	5.54	5.39	5.52	5.32	0.00
PERSONA JURIDICA	5.00	5.00	5.00	5.00	5.00	5.00	5.00	4.54	0.00