

CANAL BANK 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	409,932.41	404,615.10	390,942.02	391,088.02	424,558.18	446,301.22	470,284.47	476,779.72	0.00
ACTIVOS LIQUIDOS	53,762.46	52,595.51	38,149.36	55,544.63	57,755.06	57,574.25	54,775.27	40,248.88	0.00
TOTAL DE PRESTAMOS	248,666.55	246,022.52	250,026.75	235,711.66	259,541.49	274,764.81	287,251.60	299,935.11	0.00
LOCALES	248,666.55	246,022.52	250,026.75	235,711.66	259,541.49	274,764.81	287,251.60	299,935.11	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	46,308.47	44,096.33	43,833.15	42,147.37	46,701.01	48,478.20	58,633.00	64,898.79	0.00
TOTAL DE DEPOSITOS	342,066.11	340,757.25	331,205.04	335,243.98	367,510.02	384,593.01	405,957.18	413,227.48	0.00
LOCALES	325,802.44	324,594.25	316,848.55	331,095.72	364,000.80	380,904.28	398,817.97	404,304.71	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	325,440.35	323,927.26	316,299.52	330,617.60	363,673.35	378,991.51	397,559.79	403,733.27	0.00
DEPOSITOS DE BANCOS	362.09	666.99	549.03	478.12	327.45	1,912.76	1,258.18	571.44	0.00
EXTRANJEROS	16,263.67	16,163.00	14,356.49	4,148.26	3,509.22	3,688.74	7,139.21	8,922.77	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	2,175.31	1,892.84	1,954.24	1,924.67	1,944.40	2,406.28	2,555.21	2,660.24	0.00
DEPOSITOS DE BANCOS	14,088.36	14,270.16	12,402.25	2,223.59	1,564.82	1,282.46	4,584.00	6,262.53	0.00
PATRIMONIO TOTAL	45,294.32	41,149.36	39,990.59	40,303.41	42,861.78	44,170.99	45,017.46	45,086.75	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	404,107.72	403,757.87	392,194.51	397,272.13	417,245.30	425,458.16	430,613.24	433,933.87	0.00
ACTIVOS GENERADORES DE INGRESOS	279,747.37	284,973.73	291,146.94	287,626.99	300,608.76	306,680.93	319,872.25	321,346.47	0.00
TOTAL DE PRESTAMOS	220,112.22	221,427.59	230,002.83	242,139.42	254,104.02	260,393.67	268,639.17	267,823.39	0.00
TOTAL DE INVERSIONES	59,635.15	63,546.14	61,144.11	45,487.57	46,504.74	46,287.26	51,233.07	53,523.08	0.00
PATRIMONIO TOTAL	42,259.78	40,535.13	39,906.60	42,571.07	44,078.05	42,660.17	42,504.02	42,695.08	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	21,313.56	5,331.89	10,727.09	15,850.98	21,342.05	5,827.72	12,080.66	18,766.15	0.00
EGRESOS DE OPERACIONES	11,032.59	2,985.20	6,057.19	9,058.20	12,227.00	3,670.88	7,571.96	11,801.97	0.00
INGRESO NETO DE INTERESES	10,280.97	2,346.69	4,669.90	6,792.79	9,115.05	2,156.84	4,508.69	6,964.18	0.00
OTROS INGRESOS	10,386.60	1,714.14	3,179.43	4,754.39	8,646.63	1,261.23	2,639.85	3,995.64	0.00
INGRESO DE OPERACIONES	20,667.57	4,060.83	7,849.33	11,547.17	17,761.68	3,418.08	7,148.55	10,959.82	0.00
EGRESOS GENERALES	17,062.11	3,566.18	7,625.95	12,070.10	15,029.93	3,891.28	7,709.01	11,641.80	0.00
UTILIDAD ANTES DE PROVISIONES	3,605.47	494.66	223.38	(522.93)	2,731.75	(473.20)	(560.46)	(681.97)	0.00

UTILIDAD DEL PERIODO	3,867.75	(2,825.40)	(3,612.00)	(3,396.91)	196.92	296.09	443.64	177.26	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	7,893.52	10,755.19	16,680.78	16,223.60	16,962.95	19,478.01	18,996.05	22,601.49	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,902.50	7,125.75	7,989.97	6,971.20	7,862.39	6,997.79	6,819.29	6,995.21	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.17	4.37	6.67	6.88	6.54	7.09	6.61	7.54	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	36.77	66.25	47.90	42.97	46.35	35.93	35.90	30.95	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.17	2.90	3.20	2.96	3.03	2.55	2.37	2.33	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.05	10.17	10.23	10.31	10.10	9.90	9.57	9.46	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.36	14.18	13.61	14.50	14.00	13.66	13.02	12.36	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.21	16.73	15.99	17.10	16.51	16.08	15.67	15.03	0.00
INDICE DE ADECUACION DE CAPITAL	15.12	13.71	13.54	14.96	14.65	13.73	13.50	12.62	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.72	15.43	11.52	16.57	15.72	14.97	13.49	9.74	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.11	13.00	9.76	14.20	13.60	12.90	11.65	8.44	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	29.25	28.38	24.75	29.14	28.42	27.58	27.94	25.45	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.38	(3.97)	(2.48)	(1.57)	0.07	0.39	0.28	0.07	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	(2.80)	(1.84)	(1.14)	0.05	0.28	0.21	0.05	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.15	(27.88)	(18.10)	(10.64)	0.45	2.78	2.09	0.55	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.62	7.48	7.37	7.35	7.10	7.60	7.55	7.79	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.94	4.19	4.16	4.20	4.07	4.79	4.73	4.90	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.68	3.29	3.21	3.15	3.03	2.81	2.82	2.89	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	82.55	87.82	97.15	104.53	84.62	113.84	107.84	106.22	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.71	2.41	2.18	2.20	2.88	1.65	1.65	1.66	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	245.00	243.00	261.00	253.00	258.00	251.00	259.00	262.00	0.00
NUMERO DE SUCURSALES	10.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	0.00
PRESTAMOS / EMPLEADOS	1,014.97	1,012.44	957.96	931.67	1,005.97	1,094.68	1,109.08	1,144.79	0.00
DEPOSITOS TOTALES / EMPLEADOS	1,396.19	1,402.29	1,268.98	1,325.08	1,424.46	1,532.24	1,567.40	1,577.20	0.00
UTILIDAD NETA / EMPLEADOS	15.79	(11.63)	(13.84)	(13.43)	0.76	1.18	1.71	0.68	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.92	0.43	(0.64)	(3.07)	3.57	10.30	20.30	21.91	0.00
PRESTAMOS (%)	29.81	24.99	19.07	(5.17)	4.37	11.68	14.89	27.25	0.00
LOCALES (%)	29.81	24.99	19.07	(5.17)	4.37	11.68	14.89	27.25	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	1.11	(0.79)	0.27	2.00	7.44	12.86	22.57	23.26	0.00
LOCALES (%)	0.11	1.22	1.04	5.41	11.72	17.35	25.87	22.11	0.00
EXTRANJEROS (%)	26.30	(29.09)	(14.16)	(71.51)	(78.42)	(77.18)	(50.27)	115.10	0.00
PATRIMONIO (%)	15.47	3.08	0.42	(10.11)	(5.37)	7.34	12.57	11.87	0.00
UTILIDAD NETA (%)	(185.74)	(3,282.31)	1,288.11	(199.68)	(94.91)	(110.48)	(112.28)	(105.22)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	208,447.18	190,029.38	186,236.86	175,721.42	195,670.10	195,171.76	204,472.33	212,237.03	0.00

MENCION ESPECIAL	25,257.90	37,232.02	38,090.62	39,723.10	39,361.29	53,868.28	55,034.65	62,289.41	0.00
SUBNORMAL	1,621.87	1,175.73	2,720.17	4,196.44	5,701.07	3,072.05	4,126.89	1,504.46	0.00
DUDOSO	8,916.71	16,573.42	15,371.07	7,644.22	8,286.62	9,085.07	8,290.76	9,192.48	0.00
IRRECUPERABLE	7,325.38	8,137.73	15,598.00	15,397.68	18,384.80	20,565.44	22,146.25	21,706.94	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	8.99	8.72	8.73	8.30	8.28	7.86	7.83	8.09	0.00
AL POR MENOR	9.01	8.95	9.02	9.31	9.33	9.20	8.94	8.89	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.53	7.52	7.51	6.69	6.62	6.49	6.45	6.41	0.00
PRESTAMO PERSONAL AUTO	8.39	8.42	8.41	8.39	8.42	8.41	8.40	8.41	0.00
PRESTAMO PERSONAL	10.25	10.07	10.06	10.05	10.03	9.98	10.01	9.99	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	15.71	15.88	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.78	4.80	4.81	4.80	4.82	4.79	4.79	4.81	0.00
PERSONA JURIDICA	4.76	4.82	4.86	4.88	4.93	4.94	4.94	4.95	0.00