

ANDBANC (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017		2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	177,839.22	140,310.06	93,259.37	106,780.87	75,167.96	43,183.55	29,548.12	23,285.64	17,651.27	
ACTIVOS LIQUIDOS	88,510.11	49,602.07	41,471.25	56,110.52	55,585.96	30,129.24	26,272.73	18,948.33	13,429.07	
TOTAL DE PRESTAMOS	25,747.62	27,409.45	39,071.87	38,122.57	7,333.15	690.70	0.00	0.00	0.00	
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EXTRANJEROS	25,747.62	27,409.45	39,071.87	38,122.57	7,333.15	690.70	0.00	0.00	0.00	
TOTAL DE INVERSIONES	60,225.06	60,043.39	10,055.78	9,956.13	9,957.36	9,958.57	0.00	0.00	0.00	
TOTAL DE DEPOSITOS	109,234.71	123,383.65	66,586.36	80,198.26	58,874.20	26,821.55	13,569.14	5,501.02	500.67	
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	109,234.71	123,383.65	66,586.36	80,198.26	58,874.20	26,821.55	13,569.14	5,501.02	500.67	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	100,443.64	88,383.65	66,586.36	80,198.26	58,874.20	26,821.55	13,569.14	5,501.02	500.67	
DEPOSITOS DE BANCOS	8,791.07	35,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
PATRIMONIO TOTAL	15,251.71	15,707.58	15,891.60	15,815.67	15,377.16	15,451.91	15,223.12	15,181.79	14,636.77	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	278,769.47	219,866.50	171,405.24	148,843.34	126,503.59	91,746.80	61,403.74	65,033.25	46,409.61	
ACTIVOS GENERADORES DE INGRESOS	86,209.86	88,537.08	68,148.85	68,729.74	51,631.60	49,051.06	24,563.83	24,039.35	8,645.26	
TOTAL DE PRESTAMOS	25,077.34	27,653.85	32,380.71	33,144.80	16,540.39	14,050.08	19,535.94	19,061.28	3,666.58	
TOTAL DE INVERSIONES	61,132.52	60,883.23	35,768.14	35,584.93	35,091.21	35,000.98	5,027.89	4,978.07	4,978.68	
PATRIMONIO TOTAL	15,134.34	16,249.35	17,075.67	17,572.54	15,314.43	15,579.75	15,557.36	15,498.73	15,006.96	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	2,319.82	441.67	745.53	1,171.29	1,513.85	75.70	155.17	258.16	307.11	
EGRESOS DE OPERACIONES	1,768.64	423.62	695.48	1,001.11	1,297.46	261.32	334.55	598.05	737.20	
INGRESO NETO DE INTERESES	551.18	18.05	50.05	170.18	216.39	(185.62)	(179.39)	(339.89)	(430.09)	
OTROS INGRESOS	12,564.13	2,128.46	4,510.50	5,967.32	6,949.40	1,401.10	2,291.97	3,425.60	4,227.78	
INGRESO DE OPERACIONES	13,115.31	2,146.51	4,560.55	6,137.50	7,165.79	1,215.48	2,112.58	3,085.71	3,797.69	
EGRESOS GENERALES	7,880.58	1,685.07	3,920.33	5,570.84	7,040.17	1,140.72	2,266.67	3,281.15	4,538.16	
UTILIDAD ANTES DE PROVISIONES	5,234.73	461.44	640.22	566.67	125.61	74.76	(154.09)	(195.44)	(740.48)	
UTILIDAD DEL PERIODO	5,234.73	455.88	639.89	563.96	125.45	74.76	(154.04)	(195.37)	(740.39)	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.08	0.50	0.00	0.00	0.00	0.00	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	11.56	0.00	0.00	0.00	0.00	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 (%)	8.58	11.19	17.04	14.81	20.46	35.78	51.52	65.20	82.92	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.74	17.96	32.35	32.90	88.93	145.10	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	59.24	57.31	40.67	41.49	209.69	2,237.14	0.00	0.00	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 (%)	81.03	40.20	62.28	69.96	94.41	112.33	193.62	344.45	2,682.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	49.77	35.35	44.47	52.55	73.95	69.77	88.92	81.37	76.08
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	136.16	88.87	77.38	82.38	111.33	149.46	193.62	344.45	2,682.24
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.07	2.06	1.88	1.09	0.24	0.61	(1.25)	(1.08)	(8.56)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.88	0.83	0.75	0.51	0.10	0.33	(0.50)	(0.40)	(1.60)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	34.59	11.22	7.49	4.28	0.82	1.92	(1.98)	(1.68)	(4.93)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.69	2.00	2.19	2.27	2.93	0.62	1.26	1.43	3.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.05	1.91	2.04	1.94	2.51	2.13	2.72	3.32	8.53
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.64	0.08	0.15	0.33	0.42	(1.51)	(1.46)	(1.89)	(4.97)
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	60.09	78.50	85.96	90.77	98.25	93.85	107.29	106.33	119.50
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.57	9.62	13.24	11.58	13.46	11.43	18.66	19.00	48.90
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	44.00	43.00	42.00	41.00	39.00	37.00	34.00	30.00	30.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	585.17	637.43	930.28	929.82	188.03	18.67	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,482.61	2,869.39	1,585.39	1,956.06	1,509.59	724.91	399.09	183.37	16.69
UTILIDAD NETA / EMPLEADOS	118.97	10.60	15.24	13.76	3.22	2.02	(4.53)	(6.51)	(24.68)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(53.16)	(53.14)	(62.63)	(44.07)	(57.73)	(69.22)	(68.32)	(78.19)	(76.52)
PRESTAMOS (%)	5.49	(1.75)	52.09	35.34	(71.52)	(97.48)	(100.00)	(100.00)	(100.00)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	5.49	(1.75)	52.09	35.34	(71.52)	(97.48)	(100.00)	(100.00)	(100.00)
DEPOSITOS (%)	(69.91)	(46.18)	(62.60)	(32.34)	(46.10)	(78.26)	(79.62)	(93.14)	(99.15)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(69.91)	(46.18)	(62.60)	(32.34)	(46.10)	(78.26)	(79.62)	(93.14)	(99.15)
PATRIMONIO (%)	1.56	(6.45)	(12.97)	(18.18)	0.82	(1.63)	(4.21)	(4.01)	(4.81)
UTILIDAD NETA (%)	(52.01)	(74.30)	(80.27)	(86.92)	(97.60)	(83.60)	(124.07)	(134.64)	(690.19)
CLASIFICACION PRESTAMOS									
NORMAL	25,747.62	27,409.45	39,071.28	38,123.07	7,333.15	690.70	0.00	0.00	0.00
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	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	0.00	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.00