

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,188,491.75	1,223,983.40	1,272,755.88	1,299,519.61	1,330,646.70	1,406,109.35	1,474,487.89	1,485,452.33	1,569,511.35
ACTIVOS LIQUIDOS	281,027.35	257,948.04	245,722.12	228,997.37	261,368.14	282,707.67	257,558.88	188,367.52	278,567.19
TOTAL DE PRESTAMOS	631,199.24	651,968.47	737,426.50	779,933.85	771,565.90	823,898.42	918,704.02	992,787.80	994,017.38
LOCALES	570,216.35	591,084.31	650,630.00	691,116.55	688,842.24	710,722.94	795,503.80	874,939.67	875,586.49
EXTRANJEROS	60,982.89	60,884.16	86,796.50	88,817.30	82,723.66	113,175.47	123,200.23	117,848.13	118,430.89
TOTAL DE INVERSIONES	259,755.33	296,185.54	269,224.79	274,289.94	280,582.91	282,046.08	279,775.48	274,947.50	273,962.77
TOTAL DE DEPOSITOS	971,718.02	1,006,212.47	1,047,251.99	1,046,061.97	1,064,960.45	1,136,906.91	1,195,502.63	1,187,349.40	1,230,570.93
LOCALES	793,877.42	821,110.14	858,705.07	844,874.88	838,688.10	875,788.54	926,805.63	910,657.23	955,657.84
DEPOSITOS DE OFICIALES	1.51	1.51	1.51	5,001.48	5,002.44	2.44	5,002.44	5,004.43	5,004.43
DEPOSITOS DE PARTICULARES	716,692.56	759,334.26	800,569.50	784,176.92	775,079.31	822,262.22	848,452.16	845,135.09	886,504.76
DEPOSITOS DE BANCOS	77,183.34	61,774.36	58,134.06	55,696.49	58,606.35	53,523.87	73,351.02	60,517.71	64,148.65
EXTRANJEROS	177,840.60	185,102.33	188,546.92	201,187.09	226,272.35	261,118.37	268,697.00	276,692.17	274,913.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	112,850.39	120,986.20	126,291.69	135,012.33	146,212.64	162,398.38	159,358.30	169,601.84	162,199.25
DEPOSITOS DE BANCOS	64,990.21	64,116.13	62,255.22	66,174.77	80,059.71	98,719.98	109,338.70	107,090.32	112,713.84
PATRIMONIO TOTAL	120,530.92	125,974.11	126,108.17	134,048.13	134,970.86	139,559.03	139,260.19	137,945.33	142,478.60
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,138,635.85	1,131,776.12	1,183,274.12	1,195,235.00	1,259,569.23	1,315,046.38	1,373,621.88	1,392,485.97	1,450,079.03
ACTIVOS GENERADORES DE INGRESOS	900,393.99	902,634.78	918,298.48	955,926.80	971,551.69	1,027,049.26	1,102,565.40	1,160,979.54	1,160,064.48
TOTAL DE PRESTAMOS	643,002.36	640,591.44	671,676.71	694,914.18	701,382.57	737,933.45	828,065.26	886,360.83	882,791.64
TOTAL DE INVERSIONES	257,391.63	262,043.34	246,621.77	261,012.62	270,169.12	289,115.81	274,500.14	274,618.72	277,272.84
PATRIMONIO TOTAL	112,148.05	116,076.62	116,250.17	124,781.85	127,750.89	132,766.57	132,684.18	135,996.73	138,724.73
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	70,619.20	16,597.02	32,881.44	51,034.23	68,946.06	16,861.75	34,495.60	52,981.08	73,490.75
EGRESOS DE OPERACIONES	48,537.95	12,668.19	25,386.96	38,417.39	51,688.28	12,825.72	26,293.63	40,101.80	54,090.58
INGRESO NETO DE INTERESES	22,081.25	3,928.84	7,494.49	12,616.85	17,257.77	4,036.03	8,201.97	12,879.28	19,400.18

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OTROS INGRESOS	5,678.77	1,053.49	3,671.69	7,337.16	9,595.05	1,898.23	3,752.28	5,374.89	6,694.86
INGRESO DE OPERACIONES	27,760.01	4,982.33	11,166.17	19,954.01	26,852.83	5,934.26	11,954.25	18,254.17	26,095.04
EGRESOS GENERALES	7,483.71	1,461.03	4,773.45	6,646.89	8,642.68	1,675.04	6,118.23	7,885.29	9,972.42
UTILIDAD ANTES DE PROVISIONES	20,276.31	3,521.30	6,392.72	13,307.12	18,210.15	4,259.22	5,836.02	10,368.88	16,122.62
UTILIDAD DEL PERIODO	14,329.26	2,171.30	3,982.14	9,996.54	14,299.57	3,359.22	4,036.02	7,668.88	12,222.62
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,671.80	1,669.87	1,660.83	1,636.73	1,636.14	1,634.60	867.66	2,706.81	989.95
TOTAL PROVISIONES PARA PRESTAMOS	8,110.78	8,405.78	8,744.03	9,194.03	9,494.03	9,944.03	10,377.04	10,806.04	12,006.04
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.26	0.26	0.23	0.21	0.21	0.20	0.09	0.27	0.10
PROVISIONES / PRESTAMOS VENCIDOS (%)	485.15	503.38	526.49	561.73	580.27	608.34	1,195.98	399.22	1,212.79
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.28	1.29	1.19	1.18	1.23	1.21	1.13	1.09	1.21
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.14	10.29	9.91	10.32	10.14	9.93	9.44	9.29	9.08
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.53	13.29	12.53	12.72	12.83	12.62	11.62	10.88	11.24
PATRIMONIO / PRESTAMOS TOTALES (%)	19.10	19.32	17.10	17.19	17.49	16.94	15.16	13.89	14.33
INDICE DE ADECUACION DE CAPITAL	16.78	16.54	15.85	16.17	16.01	15.06	15.10	14.65	14.36
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.92	25.64	23.46	21.89	24.54	24.87	21.54	15.86	22.64
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.65	21.07	19.31	17.62	19.64	20.11	17.47	12.68	17.75
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	55.65	55.07	49.17	48.11	50.89	49.67	44.95	39.02	44.90
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.59	0.96	0.87	1.39	1.47	1.31	0.73	0.88	1.05
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.26	0.77	0.67	1.12	1.14	1.02	0.59	0.73	0.84
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.78	7.48	6.85	10.68	11.19	10.12	6.08	7.52	8.81
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.84	7.35	7.16	7.12	7.10	6.57	6.26	6.08	6.34
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.39	5.61	5.53	5.36	5.32	5.00	4.77	4.61	4.66
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.45	1.74	1.63	1.76	1.78	1.57	1.49	1.48	1.67

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ZONA LIBRE	8.29	8.06	8.03	7.69	7.23	7.49	7.08	7.15	6.99
RESTO DEL PAIS	9.10	7.47	8.12	7.70	7.42	7.04	7.11	6.41	6.67
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.57	7.47	7.48	7.40	7.40	7.03	6.54	6.57	6.72
PRESTAMO PERSONAL AUTO	9.00	9.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	8.92	8.73	7.90	7.39	6.96	6.77	6.60	6.51	6.01
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	5.29	5.11	4.89	4.58	4.36	4.16	4.05	3.92	3.80
PERSONA JURIDICA	5.20	4.87	4.64	4.47	4.33	4.14	4.02	3.89	3.78