

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,330,646.70	1,406,109.35	1,474,487.89	1,485,452.33	1,569,511.35	1,560,237.59	1,687,015.56	0.00	0.00
ACTIVOS LIQUIDOS	261,368.14	282,707.67	257,558.88	188,367.52	278,567.19	246,146.96	305,751.57	0.00	0.00
TOTAL DE PRESTAMOS	771,565.90	823,898.42	918,704.02	992,787.80	994,017.38	992,527.75	1,037,685.80	0.00	0.00
LOCALES	688,842.24	710,722.94	795,503.80	874,939.67	875,586.49	863,250.97	904,699.42	0.00	0.00
EXTRANJEROS	82,723.66	113,175.47	123,200.23	117,848.13	118,430.89	129,276.79	132,986.38	0.00	0.00
TOTAL DE INVERSIONES	280,582.91	282,046.08	279,775.48	274,947.50	273,962.77	297,064.08	322,407.22	0.00	0.00
TOTAL DE DEPOSITOS	1,064,960.45	1,136,906.91	1,195,502.63	1,187,349.40	1,230,570.93	1,227,645.05	1,336,873.92	0.00	0.00
LOCALES	838,688.10	875,788.54	926,805.63	910,657.23	955,657.84	972,182.64	1,079,406.45	0.00	0.00
DEPOSITOS DE OFICIALES	5,002.44	2.44	5,002.44	5,004.43	5,004.43	4.43	5,004.43	0.00	0.00
DEPOSITOS DE PARTICULARES	775,079.31	822,262.22	848,452.16	845,135.09	886,504.76	902,443.20	979,422.08	0.00	0.00
DEPOSITOS DE BANCOS	58,606.35	53,523.87	73,351.02	60,517.71	64,148.65	69,735.01	94,979.94	0.00	0.00
EXTRANJEROS	226,272.35	261,118.37	268,697.00	276,692.17	274,913.09	255,462.41	257,467.47	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	146,212.64	162,398.38	159,358.30	169,601.84	162,199.25	154,874.66	151,073.70	0.00	0.00
DEPOSITOS DE BANCOS	80,059.71	98,719.98	109,338.70	107,090.32	112,713.84	100,587.75	106,393.76	0.00	0.00
PATRIMONIO TOTAL	134,970.86	139,559.03	139,260.19	137,945.33	142,478.60	150,973.94	157,748.44	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,259,569.23	1,315,046.38	1,373,621.88	1,392,485.97	1,450,079.03	1,483,173.47	1,580,751.72	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	971,551.69	1,027,049.26	1,102,565.40	1,160,979.54	1,160,064.48	1,197,768.17	1,279,286.26	0.00	0.00
TOTAL DE PRESTAMOS	701,382.57	737,933.45	828,065.26	886,360.83	882,791.64	908,213.08	978,194.91	0.00	0.00
TOTAL DE INVERSIONES	270,169.12	289,115.81	274,500.14	274,618.72	277,272.84	289,555.08	301,091.35	0.00	0.00
PATRIMONIO TOTAL	127,750.89	132,766.57	132,684.18	135,996.73	138,724.73	145,266.48	148,504.31	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	68,946.06	16,861.75	34,495.60	52,981.08	73,490.75	18,653.19	38,452.71	0.00	0.00
EGRESOS DE OPERACIONES	51,688.28	12,825.72	26,293.63	40,101.80	54,090.58	13,984.40	27,838.09	0.00	0.00
INGRESO NETO DE INTERESES	17,257.77	4,036.03	8,201.97	12,879.28	19,400.18	4,668.79	10,614.62	0.00	0.00

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OTROS INGRESOS	9,595.05	1,898.23	3,752.28	5,374.89	6,694.86	3,139.76	4,596.17	0.00	0.00
INGRESO DE OPERACIONES	26,852.83	5,934.26	11,954.25	18,254.17	26,095.04	7,808.55	15,210.79	0.00	0.00
EGRESOS GENERALES	8,642.68	1,675.04	6,118.23	7,885.29	9,972.42	1,807.40	3,865.27	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	18,210.15	4,259.22	5,836.02	10,368.88	16,122.62	6,001.14	11,345.52	0.00	0.00
UTILIDAD DEL PERIODO	14,299.57	3,359.22	4,036.02	7,668.88	12,222.62	4,801.14	10,145.52	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,636.14	1,634.60	867.66	2,706.81	989.95	1,961.93	1,752.57	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	9,494.03	9,944.03	10,377.04	10,806.04	12,006.04	11,899.64	11,899.64	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.21	0.20	0.09	0.27	0.10	0.20	0.17	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	580.27	608.34	1,195.98	399.22	1,212.79	606.53	678.98	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.23	1.21	1.13	1.09	1.21	1.20	1.15	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.14	9.93	9.44	9.29	9.08	9.68	9.35	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.83	12.62	11.62	10.88	11.24	11.71	11.60	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.49	16.94	15.16	13.89	14.33	15.21	15.20	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.01	15.06	15.10	14.65	14.36	14.76	14.87	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.54	24.87	21.54	15.86	22.64	20.05	22.87	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.64	20.11	17.47	12.68	17.75	15.78	18.12	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.89	49.67	44.95	39.02	44.90	44.25	46.99	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.47	1.31	0.73	0.88	1.05	1.60	1.59	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.14	1.02	0.59	0.73	0.84	1.29	1.28	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.19	10.12	6.08	7.52	8.81	13.22	13.66	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.10	6.57	6.26	6.08	6.34	6.23	6.01	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.32	5.00	4.77	4.61	4.66	4.67	4.35	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.78	1.57	1.49	1.48	1.67	1.56	1.66	0.00	0.00

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ZONA LIBRE	7.23	7.49	7.08	7.15	6.99	6.24	6.91	0.00	0.00
RESTO DEL PAIS	7.42	7.04	7.11	6.41	6.67	6.71	6.32	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	7.40	7.03	6.54	6.57	6.72	6.61	6.56	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	6.96	6.77	6.60	6.51	6.01	6.19	7.11	0.00	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	4.36	4.16	4.05	3.92	3.80	3.87	3.82	0.00	0.00
PERSONA JURIDICA	4.33	4.14	4.02	3.89	3.78	3.81	3.79	0.00	0.00