

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,569,511.35	1,556,637.59	1,682,792.03	1,665,395.90	1,689,944.99	1,759,209.68	1,924,943.65	0.00	0.00
ACTIVOS LIQUIDOS	278,567.19	246,146.96	305,751.57	299,298.37	310,104.07	329,837.50	394,714.11	0.00	0.00
TOTAL DE PRESTAMOS	994,017.38	992,527.75	1,037,685.80	1,074,638.20	1,107,609.81	1,144,697.45	1,225,012.97	0.00	0.00
LOCALES	875,586.49	863,250.97	904,699.42	947,206.22	950,136.09	992,048.77	1,047,436.24	0.00	0.00
EXTRANJEROS	118,430.89	129,276.79	132,986.38	127,431.98	157,473.71	152,648.68	177,576.73	0.00	0.00
TOTAL DE INVERSIONES	273,962.77	293,464.08	318,807.22	257,495.20	242,947.89	256,163.38	274,022.83	0.00	0.00
TOTAL DE DEPOSITOS	1,230,570.93	1,227,645.05	1,336,873.92	1,295,408.92	1,311,881.62	1,333,385.35	1,479,610.42	0.00	0.00
LOCALES	955,657.84	972,182.64	1,079,406.45	1,021,270.35	1,010,044.54	1,006,274.73	1,133,477.48	0.00	0.00
DEPOSITOS DE OFICIALES	5,004.43	4.43	5,004.43	5,042.58	5,015.14	1,011.57	5,005.26	0.00	0.00
DEPOSITOS DE PARTICULARES	886,504.76	902,443.20	979,422.08	915,747.84	899,683.08	917,630.43	1,024,158.11	0.00	0.00
DEPOSITOS DE BANCOS	64,148.65	69,735.01	94,979.94	100,479.92	105,346.31	87,632.73	104,314.11	0.00	0.00
EXTRANJEROS	274,913.09	255,462.41	257,467.47	274,138.57	301,837.09	327,110.62	346,132.94	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	162,199.25	154,874.66	151,073.70	160,314.04	183,923.67	209,878.37	216,290.48	0.00	0.00
DEPOSITOS DE BANCOS	112,713.84	100,587.75	106,393.76	113,824.53	117,913.41	117,232.25	129,842.46	0.00	0.00
PATRIMONIO TOTAL	142,478.60	150,973.94	155,029.01	158,619.89	163,052.54	167,617.84	171,806.26	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,450,079.03	1,481,373.47	1,578,639.96	1,575,424.11	1,629,728.17	1,657,923.64	1,803,867.84	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,160,064.48	1,195,968.17	1,277,486.26	1,299,934.35	1,309,268.93	1,343,426.33	1,427,764.41	0.00	0.00
TOTAL DE PRESTAMOS	882,791.64	908,213.08	978,194.91	1,033,713.00	1,050,813.59	1,068,612.60	1,131,349.39	0.00	0.00
TOTAL DE INVERSIONES	277,272.84	287,755.08	299,291.35	266,221.35	258,455.33	274,813.73	296,415.02	0.00	0.00
PATRIMONIO TOTAL	138,724.73	145,266.48	147,144.60	148,282.61	152,765.57	159,295.89	163,417.64	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	73,490.75	18,653.19	38,452.71	59,263.48	80,672.98	21,571.06	44,972.61	0.00	0.00
EGRESOS DE OPERACIONES	54,090.58	13,984.40	27,838.09	42,288.20	57,185.24	15,324.63	31,912.43	0.00	0.00
INGRESO NETO DE INTERESES	19,400.18	4,668.79	10,614.62	16,975.27	23,487.74	6,246.43	13,060.18	0.00	0.00

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OTROS INGRESOS	6,694.86	3,139.76	4,596.17	7,318.65	8,893.66	1,123.18	2,605.66	0.00	0.00
INGRESO DE OPERACIONES	26,095.04	7,808.55	15,210.79	24,293.93	32,381.40	7,369.61	15,665.84	0.00	0.00
EGRESOS GENERALES	9,972.42	1,807.40	6,584.70	8,552.41	10,667.22	2,077.41	4,163.37	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	16,122.62	6,001.14	8,626.09	15,741.52	21,714.18	5,292.21	11,502.47	0.00	0.00
UTILIDAD DEL PERIODO	12,222.62	4,801.14	7,426.09	13,641.52	18,714.18	4,392.21	9,702.47	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	989.95	1,961.93	1,752.57	2,369.02	1,741.74	567.15	103.37	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,006.04	11,899.64	11,899.64	12,799.64	13,692.91	13,529.45	14,516.42	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.10	0.20	0.17	0.22	0.16	0.05	0.01	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,212.79	606.53	678.98	540.29	786.16	2,385.50	14,043.48	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.21	1.20	1.15	1.19	1.24	1.18	1.19	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.08	9.70	9.21	9.52	9.65	9.53	8.93	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.24	11.74	11.43	11.91	12.07	11.97	11.46	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.33	15.21	14.94	14.76	14.72	14.64	14.02	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.36	14.76	14.82	15.45	15.46	15.49	14.64	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.64	20.05	22.87	23.10	23.64	24.74	26.68	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.75	15.81	18.17	17.97	18.35	18.75	20.51	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.90	43.95	46.72	42.98	42.16	43.95	45.20	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.05	1.61	1.16	1.40	1.43	1.31	1.36	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.84	1.30	0.94	1.15	1.15	1.06	1.08	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.81	13.22	10.09	12.27	12.25	11.03	11.87	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.34	6.24	6.02	6.08	6.16	6.42	6.30	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.66	4.68	4.36	4.34	4.37	4.56	4.47	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.67	1.56	1.66	1.74	1.79	1.86	1.83	0.00	0.00

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ZONA LIBRE	6.99	6.24	6.91	6.69	6.42	6.73	6.45	0.00	0.00
RESTO DEL PAIS	6.67	6.71	6.32	6.27	6.17	6.45	6.41	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	6.72	6.61	6.56	6.64	6.27	6.36	6.36	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	6.01	6.19	7.11	7.11	7.46	7.27	5.73	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	3.80	3.87	3.82	3.87	3.88	3.90	3.90	0.00	0.00
PERSONA JURIDICA	3.78	3.81	3.79	3.71	3.70	3.79	3.75	0.00	0.00