

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,166,795.45	2,298,302.52	2,310,091.21	2,265,697.34	2,290,842.91	2,400,833.84	2,427,669.86	2,425,599.91	0.00
ACTIVOS LIQUIDOS	308,318.00	358,872.60	400,843.20	333,467.68	285,789.35	424,636.40	441,376.27	425,253.19	0.00
TOTAL DE PRESTAMOS	1,358,938.33	1,399,213.82	1,464,676.39	1,472,771.86	1,539,261.23	1,508,165.52	1,504,192.99	1,512,914.92	0.00
LOCALES	1,097,252.30	1,132,010.45	1,162,299.50	1,166,826.91	1,202,323.94	1,151,427.29	1,165,302.13	1,167,529.46	0.00
EXTRANJEROS	261,686.03	267,203.37	302,376.88	305,944.95	336,937.29	356,738.22	338,890.86	345,385.46	0.00
TOTAL DE INVERSIONES	459,658.53	485,064.38	400,097.44	392,838.00	386,274.47	390,655.13	395,695.32	397,434.85	0.00
TOTAL DE DEPOSITOS	1,514,712.18	1,579,811.72	1,563,551.13	1,503,262.67	1,533,228.81	1,626,821.18	1,648,712.03	1,641,809.86	0.00
LOCALES	1,190,430.49	1,211,602.17	1,248,996.69	1,198,261.71	1,239,003.66	1,322,993.63	1,343,514.23	1,342,918.51	0.00
DEPOSITOS DE OFICIALES	5,000.00	5,000.00	21,450.00	5,000.00	5,000.00	3,000.00	3,000.00	3,000.00	0.00
DEPOSITOS DE PARTICULARES	1,041,047.16	1,072,296.61	1,086,468.28	1,077,540.14	1,105,482.93	1,203,165.80	1,216,800.46	1,210,583.87	0.00
DEPOSITOS DE BANCOS	144,383.33	134,305.56	141,078.41	115,721.57	128,520.73	116,827.83	123,713.77	129,334.63	0.00
EXTRANJEROS	324,281.68	368,209.55	314,554.44	305,000.96	294,225.14	303,827.54	305,197.80	298,891.35	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	198,355.96	238,588.13	244,054.05	232,845.33	218,924.25	227,934.34	231,765.31	228,679.57	0.00
DEPOSITOS DE BANCOS	125,925.72	129,621.42	70,500.39	72,155.62	75,300.90	75,893.21	73,432.49	70,211.78	0.00
PATRIMONIO TOTAL	212,771.34	223,628.89	214,916.79	218,866.16	223,388.50	229,777.63	235,021.77	233,653.97	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,062,086.72	2,122,937.69	2,242,315.00	2,213,627.65	2,228,819.18	2,349,568.18	2,368,880.54	2,345,648.63	0.00
ACTIVOS GENERADORES DE INGRESOS	1,700,920.29	1,734,955.72	1,754,873.32	1,770,403.24	1,872,066.28	1,891,549.43	1,882,331.06	1,887,979.81	0.00
TOTAL DE PRESTAMOS	1,271,951.19	1,295,774.55	1,363,981.69	1,373,169.58	1,449,099.78	1,453,689.67	1,484,434.69	1,492,843.39	0.00
TOTAL DE INVERSIONES	428,969.10	439,181.17	390,891.63	397,233.66	422,966.50	437,859.76	397,896.38	395,136.42	0.00
PATRIMONIO TOTAL	195,481.95	204,284.83	203,253.58	213,366.55	218,079.92	226,703.26	224,969.28	226,260.07	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	102,187.48	26,804.76	54,116.24	81,251.07	109,169.42	28,225.54	56,850.28	85,811.07	0.00
EGRESOS DE OPERACIONES	72,440.74	19,161.56	37,792.14	56,494.27	75,539.50	19,090.44	39,395.94	59,752.78	0.00

INGRESO NETO DE INTERESES	29,746.74	7,643.20	16,324.10	24,756.80	33,629.93	9,135.10	17,454.33	26,058.28	0.00
OTROS INGRESOS	6,378.84	2,649.44	4,210.74	6,464.10	8,664.87	970.23	2,573.35	3,974.97	0.00
INGRESO DE OPERACIONES	36,125.58	10,292.63	20,534.84	31,220.90	42,294.79	10,105.34	20,027.68	30,033.26	0.00
EGRESOS GENERALES	10,956.40	3,707.17	10,306.49	14,845.43	19,221.65	4,094.32	8,856.79	12,871.73	0.00
UTILIDAD ANTES DE PROVISIONES	25,169.18	6,585.46	10,228.35	16,375.47	23,073.14	6,011.01	11,170.89	17,161.52	0.00
UTILIDAD DEL PERIODO	22,869.12	7,378.53	11,944.85	18,346.49	25,486.76	5,973.12	11,045.76	16,314.97	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	189.37	436.13	78.11	622.79	95.83	254.35	161.45	10,547.91	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,720.40	2,912.51	8,117.11	7,862.60	7,120.00	6,907.89	6,197.28	6,508.18	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.03	0.01	0.04	0.01	0.02	0.01	0.70	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,964.60	667.81	10,392.34	1,262.47	7,429.79	2,715.88	3,838.62	61.70	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.27	0.21	0.55	0.53	0.46	0.46	0.41	0.43	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.82	9.73	9.30	9.66	9.75	9.57	9.68	9.63	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.70	11.87	11.53	11.73	11.60	12.10	12.37	12.23	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.66	15.98	14.67	14.86	14.51	15.24	15.62	15.44	0.00
INDICE DE ADECUACION DE CAPITAL	15.01	14.71	13.77	14.17	14.19	14.62	14.85	14.84	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.35	22.72	25.64	22.18	18.64	26.10	26.77	25.90	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.23	15.61	17.35	14.72	12.48	17.69	18.18	17.53	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.70	53.42	51.23	48.32	43.83	50.12	50.77	50.11	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.70	1.36	1.38	1.36	1.26	1.17	1.15	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.11	1.39	1.07	1.11	1.14	1.02	0.93	0.93	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.70	14.45	11.75	11.46	11.69	10.54	9.82	9.61	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.01	6.18	6.17	6.12	5.83	5.97	6.04	6.06	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.26	4.42	4.31	4.25	4.04	4.04	4.19	4.22	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.75	1.76	1.86	1.86	1.80	1.93	1.85	1.84	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	30.33	36.02	50.19	47.55	45.45	40.52	44.22	42.86	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.38	0.61	0.48	0.49	0.46	0.21	0.27	0.28	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	165.00	164.00	166.00	167.00	172.00	175.00	178.00	181.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	0.00
PRESTAMOS / EMPLEADOS	8,235.99	8,531.79	8,823.35	8,818.99	8,949.19	8,618.09	8,450.52	8,358.65	0.00
DEPOSITOS TOTALES / EMPLEADOS	9,180.07	9,633.00	9,418.98	9,001.57	8,914.12	9,296.12	9,262.43	9,070.77	0.00
UTILIDAD NETA / EMPLEADOS	138.60	44.99	71.96	109.86	148.18	34.13	62.05	90.14	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	10.70	18.01	6.23	4.82	5.72	4.46	5.09	7.06	0.00

PRESTAMOS (%)	14.68	17.35	15.94	15.64	13.27	7.79	2.70	2.73	0.00
LOCALES (%)	11.99	14.48	10.60	10.12	9.58	1.72	0.26	0.06	0.00
EXTRANJEROS (%)	27.53	31.29	42.36	42.97	28.76	33.51	12.08	12.89	0.00
DEPOSITOS (%)	3.24	7.54	(1.88)	(3.09)	1.22	2.98	5.45	9.22	0.00
LOCALES (%)	5.41	6.38	1.11	(0.20)	4.08	9.19	7.57	12.07	0.00
EXTRANJEROS (%)	(4.03)	11.51	(12.18)	(12.99)	(9.27)	(17.49)	(2.97)	(2.00)	0.00
PATRIMONIO (%)	19.41	20.92	12.18	5.29	4.99	2.75	9.35	6.76	0.00
UTILIDAD NETA (%)	11.43	18.87	(8.41)	8.26	11.45	(19.05)	(7.53)	(11.07)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,344,482.10	1,383,122.54	1,454,867.72	1,461,194.61	1,526,708.30	1,496,500.18	1,473,884.61	1,484,614.70	0.00
MENCION ESPECIAL	14,694.87	15,366.48	13,787.99	16,077.16	13,770.70	13,640.64	31,681.02	20,818.25	0.00
SUBNORMAL	3,172.10	3,171.71	4,051.60	3,202.08	5,508.80	3,477.62	4,466.10	12,824.68	0.00
DUDOSO	25.82	14.06	7.91	4.91	0.41	0.00	196.81	276.51	0.00
IRRECUPERABLE	283.84	451.54	78.28	155.70	393.02	1,454.96	161.73	888.95	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.06	5.99	5.93	5.92	5.82	5.79	5.89	6.07	0.00
AL POR MENOR	6.15	6.08	6.04	5.96	5.94	6.05	6.34	6.34	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.03	5.87	5.72	5.55	5.43	5.39	5.33	5.37	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	5.23	5.23	5.22	5.26	5.21	5.27	5.36	5.30	0.00
TARJETA DE CREDITO	0.00	15.57	15.78	14.68	14.77	15.07	11.73	11.66	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.96	3.96	3.95	3.97	3.98	4.01	3.96	3.98	0.00
PERSONA JURIDICA	3.93	3.96	4.01	4.06	4.04	4.06	4.09	4.13	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016