

**ALLBANK CORP.**  
**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	132,998.62	103,250.75	108,963.49	117,198.20	125,602.36	121,356.06	130,462.96	138,928.09	0.00
ACTIVOS LIQUIDOS	23,710.96	16,862.18	32,055.48	39,857.16	44,596.18	39,108.41	43,826.15	46,136.07	0.00
TOTAL DE PRESTAMOS	87,186.90	68,591.26	65,061.84	65,509.63	69,103.80	70,102.11	72,964.51	78,454.43	0.00
LOCALES	79,716.71	57,344.75	56,211.15	58,849.35	58,459.79	56,890.65	60,087.70	63,273.17	0.00
EXTRANJEROS	7,470.19	11,246.51	8,850.69	6,660.28	10,644.02	13,211.47	12,876.81	15,181.26	0.00
TOTAL DE INVERSIONES	6,370.27	7,059.72	8,742.19	9,045.01	9,192.35	9,294.84	10,331.40	10,306.87	0.00
TOTAL DE DEPOSITOS	119,397.73	84,902.44	91,911.37	101,451.55	111,341.83	106,192.08	109,937.27	121,949.80	0.00
LOCALES	69,833.33	32,340.74	35,114.60	39,347.38	50,852.22	49,666.72	56,648.57	53,523.26	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	69,833.33	32,340.74	35,114.60	39,347.38	50,852.22	49,666.72	56,648.57	53,523.26	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	49,564.41	52,561.70	56,796.77	62,104.17	60,489.61	56,525.36	53,288.70	68,426.54	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	48,517.96	50,883.21	56,796.77	62,104.17	60,489.61	51,507.53	47,950.94	63,773.26	0.00
DEPOSITOS DE BANCOS	1,046.44	1,678.49	0.00	0.00	0.00	5,017.82	5,337.76	4,653.28	0.00
PATRIMONIO TOTAL	11,175.55	12,954.30	12,381.26	12,049.91	12,060.34	12,305.59	12,006.64	12,116.94	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	97,148.19	100,257.48	126,687.60	122,853.75	129,300.49	112,303.40	119,713.23	128,063.15	0.00
ACTIVOS GENERADORES DE INGRESOS	62,859.99	60,997.03	64,556.16	81,053.06	85,926.66	77,523.97	78,549.97	81,657.98	0.00
TOTAL DE PRESTAMOS	52,917.23	52,903.52	54,053.02	70,496.09	78,145.35	69,346.69	69,013.18	71,982.03	0.00
TOTAL DE INVERSIONES	9,942.76	8,093.51	10,503.14	10,556.97	7,781.31	8,177.28	9,536.79	9,675.94	0.00
PATRIMONIO TOTAL	10,887.29	11,859.03	11,442.76	11,625.86	11,617.94	12,629.95	12,193.95	12,083.42	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,820.36	1,444.29	2,816.45	4,160.89	5,635.40	1,503.40	3,049.22	4,717.40	0.00
EGRESOS DE OPERACIONES	1,688.12	434.04	850.60	1,563.00	2,264.65	777.00	1,610.64	2,500.78	0.00

INGRESO NETO DE INTERESES	2,132.24	1,010.25	1,965.85	2,597.89	3,370.75	726.40	1,438.58	2,216.62	0.00
OTROS INGRESOS	2,178.93	149.81	368.53	695.04	986.24	336.26	728.25	1,253.72	0.00
INGRESO DE OPERACIONES	4,311.16	1,160.06	2,334.38	3,292.93	4,356.99	1,062.66	2,166.83	3,470.34	0.00
EGRESOS GENERALES	6,081.29	1,437.38	2,931.23	4,876.14	6,476.75	1,621.76	3,387.74	5,018.87	0.00
UTILIDAD ANTES DE PROVISIONES	(1,770.13)	(277.32)	(596.86)	(1,583.21)	(2,119.77)	(559.11)	(1,220.91)	(1,548.52)	0.00
UTILIDAD DEL PERIODO	(2,166.33)	(352.82)	(1,430.12)	(2,566.99)	(3,453.22)	(1,556.86)	(2,496.16)	(2,891.36)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	434.50	1,477.56	1,984.46	3,271.17	1,655.85	3,259.28	4,788.08	1,102.78	0.00
TOTAL PROVISIONES PARA PRESTAMOS	562.61	638.12	1,295.88	1,446.40	1,776.72	1,702.33	1,979.82	712.88	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.50	2.15	3.05	4.99	2.40	4.65	6.56	1.41	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	129.49	43.19	65.30	44.22	107.30	52.23	41.35	64.64	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.65	0.93	1.99	2.21	2.57	2.43	2.71	0.91	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.40	12.55	11.36	10.28	9.60	10.14	9.20	8.72	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.95	17.12	16.78	16.16	15.40	15.50	14.41	13.65	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.82	18.89	19.03	18.39	17.45	17.55	16.46	15.44	0.00
INDICE DE ADECUACION DE CAPITAL	15.43	16.90	16.28	14.73	14.68	14.33	12.96	12.47	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.86	19.86	34.88	39.29	40.05	36.83	39.86	37.83	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.83	16.33	29.42	34.01	35.51	32.23	33.59	33.21	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	25.19	28.18	44.39	48.20	48.31	45.58	49.26	46.28	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(3.45)	(2.31)	(4.43)	(4.22)	(4.02)	(8.03)	(6.36)	(4.72)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.23)	(1.41)	(2.26)	(2.79)	(2.67)	(5.55)	(4.17)	(3.01)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(19.90)	(11.90)	(25.00)	(29.44)	(29.72)	(49.31)	(40.94)	(31.90)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.08	9.47	8.73	6.84	6.56	7.76	7.76	7.70	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.69	2.85	2.64	2.57	2.64	4.01	4.10	4.08	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.39	6.62	6.09	4.27	3.92	3.75	3.66	3.62	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	141.06	123.91	125.57	148.08	148.65	152.61	156.35	144.62	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.47	0.98	1.14	1.14	1.15	1.73	1.85	2.05	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	52.00	55.00	53.00	55.00	53.00	50.00	52.00	53.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	1,676.67	1,247.11	1,227.58	1,191.08	1,303.85	1,402.04	1,403.16	1,480.27	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,296.11	1,543.68	1,734.18	1,844.57	2,100.79	2,123.84	2,114.18	2,300.94	0.00
UTILIDAD NETA / EMPLEADOS	(41.66)	(6.41)	(26.98)	(46.67)	(65.16)	(31.14)	(48.00)	(54.55)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	116.97	6.15	(24.55)	(8.80)	(5.56)	17.54	19.73	18.54	0.00

PRESTAMOS (%)	367.55	84.31	51.15	(13.21)	(20.74)	2.20	12.15	19.76	0.00
LOCALES (%)	347.83	63.65	46.54	(13.62)	(26.67)	(0.79)	6.90	7.52	0.00
EXTRANJEROS (%)	782.12	417.00	88.88	(9.43)	42.49	17.47	45.49	127.94	0.00
DEPOSITOS (%)	139.57	(0.71)	(30.79)	(11.97)	(6.75)	25.08	19.61	20.20	0.00
LOCALES (%)	141.93	(41.34)	(62.93)	(45.99)	(27.18)	53.57	61.32	36.03	0.00
EXTRANJEROS (%)	136.33	73.04	49.20	46.48	22.04	7.54	(6.18)	10.18	0.00
PATRIMONIO (%)	5.44	20.35	17.87	7.57	7.92	(5.01)	(3.03)	0.56	0.00
UTILIDAD NETA (%)	(34.05)	(52.75)	16.43	32.04	59.40	341.26	74.54	12.64	0.00
CLASIFICACION PRESTAMOS									
NORMAL	85,877.30	67,301.84	60,283.65	60,185.51	62,985.00	60,582.28	65,284.07	71,702.62	0.00
MENCION ESPECIAL	1,438.41	31.83	4,258.78	3,298.20	4,300.48	6,236.63	4,569.24	4,242.58	0.00
SUBNORMAL	100.91	1,342.41	3.07	1,640.21	1,516.59	1,906.86	1,912.49	2,210.50	0.00
DUDOSO	129.83	399.56	1,575.81	471.35	257.75	1.46	26.89	95.46	0.00
IRRECUPERABLE	203.06	153.75	236.40	1,360.76	1,820.71	3,077.22	3,151.64	916.15	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.37	5.32	5.83	6.13	6.35	6.32	5.83	6.92	0.00
AL POR MENOR	6.79	6.74	6.88	6.94	7.10	7.20	7.05	7.79	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.43	5.46	6.03	6.05	6.05	6.08	6.10	6.08	0.00
PRESTAMO PERSONAL AUTO	7.32	7.27	7.26	7.29	7.24	7.30	7.33	7.30	0.00
PRESTAMO PERSONAL	7.95	7.81	7.91	7.98	7.69	7.71	7.68	7.81	0.00
TARJETA DE CREDITO	15.60	15.72	15.75	15.81	15.69	15.70	15.72	15.77	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.48	3.37	3.81	3.85	3.84	3.80	3.87	3.91	0.00
PERSONA JURIDICA	3.02	3.04	3.39	3.67	3.78	3.66	3.63	3.66	0.00

Nota : Cifras preliminares 2016

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