

ALLBANK CORP.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

	2015		2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	125,602.36	121,356.06	130,462.96	138,928.09	174,449.38	184,632.66	204,255.77	206,868.74	0.00	
ACTIVOS LIQUIDOS	44,596.18	39,108.41	43,826.15	46,136.07	79,049.56	65,117.21	60,939.07	66,494.88	0.00	
TOTAL DE PRESTAMOS	69,103.80	70,102.11	72,964.51	78,454.43	79,720.72	81,951.98	93,252.61	98,191.14	0.00	
LOCALES	58,459.79	56,890.65	60,087.70	63,273.17	64,027.03	64,228.04	70,688.71	73,560.89	0.00	
EXTRANJEROS	10,644.02	13,211.47	12,876.81	15,181.26	15,693.68	17,723.94	22,563.91	24,630.24	0.00	
TOTAL DE INVERSIONES	9,192.35	9,294.84	10,331.40	10,306.87	11,464.17	32,956.72	45,156.28	36,595.00	0.00	
TOTAL DE DEPOSITOS	111,341.83	106,192.08	109,937.27	121,949.80	154,761.52	165,288.74	179,322.22	181,425.89	0.00	
LOCALES	50,852.22	49,666.72	56,648.57	53,523.26	64,776.88	65,085.88	77,073.06	77,592.37	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	50,852.22	49,666.72	56,648.57	53,523.26	64,776.88	65,085.88	77,073.06	77,592.37	0.00	
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EXTRANJEROS	60,489.61	56,525.36	53,288.70	68,426.54	89,984.65	100,202.86	102,249.16	103,833.52	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	60,489.61	51,507.53	47,950.94	63,773.26	88,581.99	100,118.74	102,050.10	103,787.54	0.00	
DEPOSITOS DE BANCOS	0.00	5,017.82	5,337.76	4,653.28	1,402.65	84.12	199.07	45.99	0.00	
PATRIMONIO TOTAL	12,060.34	12,305.59	12,006.64	12,116.94	12,441.37	16,038.57	18,173.46	21,495.19	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	129,300.49	112,303.40	119,713.23	128,063.15	150,025.87	152,994.36	167,359.36	172,898.42	0.00	
ACTIVOS GENERADORES DE INGRESOS	85,926.66	77,523.97	78,549.97	81,657.98	84,740.52	97,152.83	110,852.40	111,773.72	0.00	
TOTAL DE PRESTAMOS	78,145.35	69,346.69	69,013.18	71,982.03	74,412.26	76,027.05	83,108.56	88,322.79	0.00	
TOTAL DE INVERSIONES	7,781.31	8,177.28	9,536.79	9,675.94	10,328.26	21,125.78	27,743.84	23,450.93	0.00	
PATRIMONIO TOTAL	11,617.94	12,629.95	12,193.95	12,083.42	12,250.86	14,172.08	15,090.05	16,806.07	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	5,635.40	1,503.40	3,049.22	4,717.40	6,599.81	2,059.80	4,464.29	7,081.22	0.00	
EGRESOS DE OPERACIONES	2,264.65	777.00	1,610.64	2,500.78	3,563.81	1,262.68	2,638.85	4,213.49	0.00	
INGRESO NETO DE INTERESES	3,370.75	726.40	1,438.58	2,216.62	3,036.00	797.12	1,825.44	2,867.72	0.00	
OTROS INGRESOS	986.24	336.26	728.25	1,253.72	1,776.02	483.78	1,503.34	2,211.01	0.00	
INGRESO DE OPERACIONES	4,356.99	1,062.66	2,166.83	3,470.34	4,812.01	1,280.89	3,328.77	5,078.74	0.00	
EGRESOS GENERALES	6,476.75	1,621.76	3,387.74	5,018.87	6,577.81	1,427.57	2,968.54	4,546.13	0.00	
UTILIDAD ANTES DE PROVISIONES	(2,119.77)	(559.11)	(1,220.91)	(1,548.52)	(1,765.80)	(146.68)	360.23	532.61	0.00	
UTILIDAD DEL PERIODO	(3,453.22)	(1,556.86)	(2,496.16)	(2,891.36)	(3,583.57)	(296.60)	(165.12)	(1,291.73)	0.00	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	1,655.85	3,259.28	4,788.08	1,102.78	1,300.10	1,198.77	1,954.17	4,863.35	0.00	
TOTAL PROVISIONES PARA PRESTAMOS	1,776.72	1,702.33	1,979.82	712.88	1,187.82	1,237.74	1,593.92	2,869.00	0.00	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.40	4.65	6.56	1.41	1.63	1.46	2.10	4.95	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	107.30	52.23	41.35	64.64	91.36	103.25	81.57	58.99	0.00	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.57	2.43	2.71	0.91	1.49	1.51	1.71	2.92	0.00	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	9.60	10.14	9.20	8.72	7.13	8.69	8.90	10.39	0.00	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.40	15.50	14.41	13.65	13.64	13.96	13.13	15.95	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.45	17.55	16.46	15.44	15.61	19.57	19.49	21.89	0.00
INDICE DE ADECUACION DE CAPITAL	14.68	14.33	12.96	12.47	9.97	11.84	11.93	12.09	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	40.05	36.83	39.86	37.83	51.08	39.40	33.98	36.65	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	35.51	32.23	33.59	33.21	45.31	35.27	29.83	32.14	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.31	45.58	49.26	46.28	58.49	59.33	59.16	56.82	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.02)	(8.03)	(6.36)	(4.72)	(4.23)	(1.22)	(0.30)	(1.54)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.67)	(5.55)	(4.17)	(3.01)	(2.39)	(0.78)	(0.20)	(1.00)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(29.72)	(49.31)	(40.94)	(31.90)	(29.25)	(8.37)	(2.19)	(10.25)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.56	7.76	7.76	7.70	7.79	8.48	8.05	8.45	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.64	4.01	4.10	4.08	4.21	5.20	4.76	5.03	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.92	3.75	3.66	3.62	3.58	3.28	3.29	3.42	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	148.65	152.61	156.35	144.62	136.70	111.45	89.18	89.51	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.15	1.73	1.85	2.05	2.10	1.99	2.71	2.64	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	53.00	50.00	52.00	53.00	49.00	52.00	56.00	57.00	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	1,303.85	1,402.04	1,403.16	1,480.27	1,626.95	1,576.00	1,665.23	1,722.65	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,100.79	2,123.84	2,114.18	2,300.94	3,158.40	3,178.63	3,202.18	3,182.91	0.00
UTILIDAD NETA / EMPLEADOS	(65.16)	(31.14)	(48.00)	(54.55)	(73.13)	(5.70)	(2.95)	(22.66)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(5.56)	17.54	19.73	18.54	38.89	52.14	56.56	48.90	0.00
PRESTAMOS (%)	(20.74)	2.20	12.15	19.76	15.36	16.90	27.81	25.16	0.00
LOCALES (%)	(26.67)	(0.79)	6.90	7.52	9.52	12.90	17.64	16.26	0.00
EXTRANJEROS (%)	42.49	17.47	45.49	127.94	47.44	34.16	75.23	62.24	0.00
DEPOSITOS (%)	(6.75)	25.08	19.61	20.20	39.00	55.65	63.11	48.77	0.00
LOCALES (%)	(27.18)	53.57	61.32	36.03	27.38	31.05	36.05	44.97	0.00
EXTRANJEROS (%)	22.04	7.54	(6.18)	10.18	48.76	77.27	91.88	51.74	0.00
PATRIMONIO (%)	7.92	(5.01)	(3.03)	0.56	3.16	30.34	51.36	77.40	0.00
UTILIDAD NETA (%)	59.40	341.26	74.54	12.64	3.77	(80.95)	(93.38)	(55.32)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	62,985.00	60,582.28	65,284.07	71,702.62	73,226.10	75,275.09	86,730.34	76,805.81	0.00
MENCION ESPECIAL	4,300.48	6,236.63	4,569.24	4,242.58	4,281.38	4,606.01	4,490.28	12,674.50	0.00
SUBNORMAL	1,516.59	1,906.86	1,912.49	2,210.50	1,698.30	1,508.46	1,650.64	8,553.83	0.00
DUDOSO	257.75	1.46	26.89	95.46	230.47	252.02	60.61	1,083.83	0.00
IRRECUPERABLE	1,820.71	3,077.22	3,151.64	916.15	1,472.28	1,548.14	1,914.68	1,942.16	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.35	6.32	5.83	6.92	6.82	6.84	6.84	6.59	0.00
AL POR MENOR	7.10	7.20	7.05	7.79	7.50	7.13	7.13	7.21	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.05	6.08	6.10	6.08	6.65	6.61	6.75	6.73	0.00
PRESTAMO PERSONAL AUTO	7.24	7.30	7.33	7.30	7.31	7.21	7.20	7.20	0.00
PRESTAMO PERSONAL	7.69	7.71	7.68	7.81	7.95	8.06	8.32	8.54	0.00
TARJETA DE CREDITO	15.69	15.70	15.72	15.77	15.80	15.81	15.47	15.39	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.84	3.80	3.87	3.91	3.88	3.95	3.98	4.15	0.00
PERSONA JURIDICA	3.78	3.66	3.63	3.66	3.61	3.66	3.60	3.62	0.00

Nota : Cifras preliminares 2017

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

