

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,290,842.91	2,400,833.84	2,427,669.86	2,425,599.91	2,405,348.90	2,408,700.54	2,479,093.91	2,480,501.67	2,492,512.71
ACTIVOS LIQUIDOS	285,789.35	424,636.40	441,376.27	425,253.19	369,256.98	356,298.14	379,987.56	316,712.61	328,325.92
TOTAL DE PRESTAMOS	1,539,261.23	1,508,165.52	1,504,192.99	1,512,914.92	1,531,509.13	1,543,439.67	1,585,883.58	1,620,373.01	1,575,079.47
LOCALES	1,202,323.94	1,151,427.29	1,165,302.13	1,167,529.46	1,209,065.59	1,222,607.67	1,270,928.08	1,313,368.52	1,275,723.99
EXTRANJEROS	336,937.29	356,738.22	338,890.86	345,385.46	322,443.54	320,832.00	314,955.51	307,004.49	299,355.48
TOTAL DE INVERSIONES	386,274.47	390,655.13	395,695.32	397,434.85	409,222.70	403,366.05	391,077.16	413,050.02	451,389.85
TOTAL DE DEPOSITOS	1,533,228.81	1,626,821.18	1,648,712.03	1,641,809.86	1,611,358.19	1,608,529.87	1,662,204.40	1,644,417.24	1,655,730.36
LOCALES	1,239,003.66	1,322,993.63	1,343,514.23	1,342,918.51	1,317,047.70	1,301,694.48	1,332,524.00	1,330,818.60	1,338,864.99
DEPOSITOS DE OFICIALES	5,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
DEPOSITOS DE PARTICULARES	1,105,482.93	1,203,165.80	1,216,800.46	1,210,583.87	1,185,500.14	1,179,507.19	1,214,305.18	1,215,390.46	1,214,150.16
DEPOSITOS DE BANCOS	128,520.73	116,827.83	123,713.77	129,334.63	128,547.56	119,187.29	115,218.82	112,428.15	121,714.83
EXTRANJEROS	294,225.14	303,827.54	305,197.80	298,891.35	294,310.49	306,835.39	329,680.40	313,598.64	316,865.37
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	218,924.25	227,934.34	231,765.31	228,679.57	223,786.45	236,959.13	254,714.08	243,809.47	248,144.93
DEPOSITOS DE BANCOS	75,300.90	75,893.21	73,432.49	70,211.78	70,524.04	69,876.26	74,966.33	69,789.16	68,720.44
PATRIMONIO TOTAL	223,388.50	229,777.63	235,021.77	233,653.97	237,349.56	243,775.94	250,445.01	250,067.96	254,450.92
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,228,819.18	2,349,568.18	2,368,880.54	2,345,648.63	2,348,095.90	2,404,767.19	2,453,381.88	2,453,050.79	2,448,930.81
ACTIVOS GENERADORES DE INGRESOS	1,872,066.28	1,891,549.43	1,882,331.06	1,887,979.81	1,933,133.77	1,922,813.18	1,938,424.53	1,971,886.40	1,983,600.58
TOTAL DE PRESTAMOS	1,449,099.78	1,453,689.67	1,484,434.69	1,492,843.39	1,535,385.18	1,525,802.59	1,545,038.29	1,566,643.96	1,553,294.30
TOTAL DE INVERSIONES	422,966.50	437,859.76	397,896.38	395,136.42	397,748.59	397,010.59	393,386.24	405,242.43	430,306.28
PATRIMONIO TOTAL	218,079.92	226,703.26	224,969.28	226,260.07	230,369.03	236,776.79	242,733.39	241,860.97	245,900.24
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	109,169.42	28,225.54	56,850.28	85,811.07	115,413.83	29,344.51	60,094.54	91,829.24	124,717.77
EGRESOS DE OPERACIONES	75,539.50	19,090.44	39,395.94	59,752.78	80,383.62	20,150.03	40,623.42	61,790.12	83,089.56

INGRESO NETO DE INTERESES	33,629.93	9,135.10	17,454.33	26,058.28	35,030.22	9,194.49	19,471.12	30,039.13	41,628.21
OTROS INGRESOS	8,664.87	970.23	2,573.35	3,974.97	5,473.59	1,170.29	2,906.42	4,880.05	6,470.62
INGRESO DE OPERACIONES	42,294.79	10,105.34	20,027.68	30,033.26	40,503.80	10,364.78	22,377.54	34,919.17	48,098.83
EGRESOS GENERALES	19,221.65	4,094.32	8,856.79	12,871.73	16,962.46	4,258.33	8,404.84	12,150.27	16,914.02
UTILIDAD ANTES DE PROVISIONES	23,073.14	6,011.01	11,170.89	17,161.52	23,541.34	6,106.45	13,972.70	22,768.90	31,184.81
UTILIDAD DEL PERIODO	25,486.76	5,973.12	11,045.76	16,314.97	22,425.35	5,177.76	11,786.84	19,322.42	26,851.55
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	95.83	254.35	161.45	10,547.91	1,676.74	2,638.93	1,894.50	2,204.08	2,439.58
TOTAL PROVISIONES PARA PRESTAMOS	7,120.00	6,907.89	6,197.28	6,508.18	6,172.60	7,559.72	7,738.28	8,099.85	8,077.46
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.02	0.01	0.70	0.11	0.17	0.12	0.14	0.15
PROVISIONES / PRESTAMOS VENCIDOS (%)	7,429.79	2,715.88	3,838.62	61.70	368.13	286.47	408.46	367.49	331.10
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.46	0.46	0.41	0.43	0.40	0.49	0.49	0.50	0.51
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.75	9.57	9.68	9.63	9.87	10.12	10.10	10.08	10.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.60	12.10	12.37	12.23	12.23	12.52	12.67	12.30	12.56
PATRIMONIO / PRESTAMOS TOTALES (%)	14.51	15.24	15.62	15.44	15.50	15.79	15.79	15.43	16.15
INDICE DE ADECUACION DE CAPITAL	14.19	14.62	14.85	14.84	14.89	15.21	15.30	15.04	15.47
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.64	26.10	26.77	25.90	22.92	22.15	22.86	19.26	19.83
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.48	17.69	18.18	17.53	15.35	14.79	15.33	12.77	13.17
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.83	50.12	50.77	50.11	48.31	47.23	46.39	44.38	47.09
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.36	1.26	1.17	1.15	1.16	1.08	1.22	1.31	1.35
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.14	1.02	0.93	0.93	0.96	0.86	0.96	1.05	1.10
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.69	10.54	9.82	9.61	9.73	8.75	9.71	10.65	10.92
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.83	5.97	6.04	6.06	5.97	6.10	6.20	6.21	6.29
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.04	4.04	4.19	4.22	4.16	4.19	4.19	4.18	4.19
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.80	1.93	1.85	1.84	1.81	1.91	2.01	2.03	2.10
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	45.45	40.52	44.22	42.86	41.88	41.08	37.56	34.80	35.17
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.46	0.21	0.27	0.28	0.28	0.24	0.30	0.33	0.33
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	172.00	175.00	178.00	181.00	180.00	179.00	181.00	183.00	185.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	2.00	2.00	3.00	3.00	3.00	3.00
PRESTAMOS / EMPLEADOS	8,949.19	8,618.09	8,450.52	8,358.65	8,508.38	8,622.57	8,761.79	8,854.50	8,513.94
DEPOSITOS TOTALES / EMPLEADOS	8,914.12	9,296.12	9,262.43	9,070.77	8,951.99	8,986.20	9,183.45	8,985.89	8,949.89
UTILIDAD NETA / EMPLEADOS	148.18	34.13	62.05	90.14	124.59	28.93	65.12	105.59	145.14
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.72	4.46	5.09	7.06	5.00	0.33	2.12	2.26	3.62

PRESTAMOS (%)	13.27	7.79	2.70	2.73	(0.50)	2.34	5.43	7.10	2.84
LOCALES (%)	9.58	1.72	0.26	0.06	0.56	6.18	9.06	12.49	5.51
EXTRANJEROS (%)	28.76	33.51	12.08	12.89	(4.30)	(10.07)	(7.06)	(11.11)	(7.16)
DEPOSITOS (%)	1.22	2.98	5.45	9.22	5.10	(1.12)	0.82	0.16	2.75
LOCALES (%)	4.08	9.19	7.57	12.07	6.30	(1.61)	(0.82)	(0.90)	1.66
EXTRANJEROS (%)	(9.27)	(17.49)	(2.97)	(2.00)	0.03	0.99	8.02	4.92	7.66
PATRIMONIO (%)	4.99	2.75	9.35	6.76	6.25	6.09	6.56	7.02	7.21
UTILIDAD NETA (%)	11.45	(19.05)	(7.53)	(11.07)	(12.01)	(13.32)	6.71	18.43	19.74
CLASIFICACION PRESTAMOS									
NORMAL	1,526,708.30	1,496,500.18	1,473,884.61	1,484,614.70	1,505,657.07	1,513,256.89	1,572,277.50	1,611,620.12	1,563,460.77
MENCION ESPECIAL	13,770.70	13,640.64	31,681.02	20,818.25	28,011.11	31,826.52	17,153.03	12,606.58	6,753.75
SUBNORMAL	5,508.80	3,477.62	4,466.10	12,824.68	2,822.84	3,210.30	2,672.06	640.33	8,489.26
DUDOSO	0.41	0.00	196.81	276.51	196.81	1,062.11	43.37	2,035.59	2,073.71
IRRECUPERABLE	393.02	1,454.96	161.73	888.95	993.89	1,643.58	1,475.91	1,570.25	2,379.44
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.82	5.79	5.89	6.07	6.16	6.38	6.42	6.37	6.47
AL POR MENOR	5.94	6.05	6.34	6.34	6.49	6.61	6.59	6.53	6.72
CONSUMO									
VIVIENDA HIPOTECARIA	5.43	5.39	5.33	5.37	5.41	5.43	5.40	5.44	5.41
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.21	5.27	5.36	5.30	5.26	5.36	5.32	5.33	5.34
TARJETA DE CREDITO	14.77	15.07	11.73	11.66	11.28	11.26	11.24	11.56	11.52
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.98	4.01	3.96	3.98	3.99	4.01	3.99	4.02	4.05
PERSONA JURIDICA	4.04	4.06	4.09	4.13	4.15	4.11	4.13	4.16	4.15