

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,405,348.90	2,408,700.54	2,479,093.91	2,480,501.67	2,492,512.71	2,546,120.94	2,704,216.41	2,614,261.91	0.00
ACTIVOS LIQUIDOS	369,256.98	356,298.14	379,987.56	316,712.61	328,325.92	364,478.17	489,393.14	351,757.82	0.00
TOTAL DE PRESTAMOS	1,531,509.13	1,543,439.67	1,585,883.58	1,620,373.01	1,575,079.47	1,624,191.10	1,632,536.43	1,676,871.03	0.00
LOCALES	1,209,065.59	1,222,607.67	1,270,928.08	1,313,368.52	1,275,723.99	1,333,950.63	1,327,419.07	1,387,772.81	0.00
EXTRANJEROS	322,443.54	320,832.00	314,955.51	307,004.49	299,355.48	290,240.47	305,117.36	289,098.23	0.00
TOTAL DE INVERSIONES	409,222.70	403,366.05	391,077.16	413,050.02	451,389.85	403,966.90	429,833.29	440,567.29	0.00
TOTAL DE DEPOSITOS	1,611,358.19	1,608,529.87	1,662,204.40	1,644,417.24	1,655,730.36	1,708,574.59	1,747,142.72	1,727,087.31	0.00
LOCALES	1,317,047.70	1,301,694.48	1,332,524.00	1,330,818.60	1,338,864.99	1,387,013.03	1,442,489.64	1,429,931.66	0.00
DEPOSITOS DE OFICIALES	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	0.00	3,000.00	0.00
DEPOSITOS DE PARTICULARES	1,185,500.14	1,179,507.19	1,214,305.18	1,215,390.46	1,214,150.16	1,297,954.06	1,317,507.71	1,327,461.48	0.00
DEPOSITOS DE BANCOS	128,547.56	119,187.29	115,218.82	112,428.15	121,714.83	86,058.97	124,981.93	99,470.18	0.00
EXTRANJEROS	294,310.49	306,835.39	329,680.40	313,598.64	316,865.37	321,561.56	304,653.08	297,155.66	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	223,786.45	236,959.13	254,714.08	243,809.47	248,144.93	254,488.69	234,828.95	228,722.84	0.00
DEPOSITOS DE BANCOS	70,524.04	69,876.26	74,966.33	69,789.16	68,720.44	67,072.87	69,824.13	68,432.81	0.00
PATRIMONIO TOTAL	237,349.56	243,775.94	250,445.01	250,067.96	254,450.92	260,548.10	267,117.90	262,627.28	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,348,095.90	2,404,767.19	2,453,381.88	2,453,050.79	2,448,930.81	2,477,410.74	2,591,655.16	2,547,381.79	0.00
ACTIVOS GENERADORES DE INGRESOS	1,933,133.77	1,922,813.18	1,938,424.53	1,971,886.40	1,983,600.58	1,987,481.86	2,019,665.23	2,075,430.68	0.00
TOTAL DE PRESTAMOS	1,535,385.18	1,525,802.59	1,545,038.29	1,566,643.96	1,553,294.30	1,583,815.38	1,609,210.01	1,648,622.02	0.00
TOTAL DE INVERSIONES	397,748.59	397,010.59	393,386.24	405,242.43	430,306.28	403,666.48	410,455.23	426,808.65	0.00
PATRIMONIO TOTAL	230,369.03	236,776.79	242,733.39	241,860.97	245,900.24	252,162.02	258,781.46	256,347.62	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	115,413.83	29,344.51	60,094.54	91,829.24	124,717.77	32,458.78	66,287.90	101,412.63	0.00
EGRESOS DE OPERACIONES	80,383.62	20,150.03	40,623.42	61,790.12	83,089.56	21,488.59	44,070.58	68,884.47	0.00
INGRESO NETO DE INTERESES	35,030.22	9,194.49	19,471.12	30,039.13	41,628.21	10,970.19	22,217.32	32,528.15	0.00
OTROS INGRESOS	5,473.59	1,170.29	2,906.42	4,880.05	6,470.62	1,777.83	3,794.20	5,194.77	0.00

INGRESO DE OPERACIONES	40,503.80	10,364.78	22,377.54	34,919.17	48,098.83	12,748.02	26,011.52	37,722.92	0.00
EGRESOS GENERALES	16,962.46	4,258.33	8,404.84	12,150.27	16,914.02	4,440.36	9,350.86	13,703.31	0.00
UTILIDAD ANTES DE PROVISIONES	23,541.34	6,106.45	13,972.70	22,768.90	31,184.81	8,307.66	16,660.66	24,019.61	0.00
UTILIDAD DEL PERIODO	22,425.35	5,177.76	11,786.84	19,322.42	26,851.55	7,323.56	14,575.53	21,035.34	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,676.74	2,638.93	1,894.50	2,204.08	2,439.58	3,891.09	5,526.66	5,575.05	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,172.60	7,559.72	7,738.28	8,099.85	8,077.46	9,065.41	9,922.51	11,700.37	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.11	0.17	0.12	0.14	0.15	0.24	0.34	0.33	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	368.13	286.47	408.46	367.49	331.10	232.98	179.54	209.87	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.40	0.49	0.49	0.50	0.51	0.56	0.61	0.70	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.87	10.12	10.10	10.08	10.21	10.23	9.88	10.05	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.23	12.52	12.67	12.30	12.56	12.85	12.95	12.40	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.50	15.79	15.79	15.43	16.15	16.04	16.36	15.66	0.00
INDICE DE ADECUACION DE CAPITAL	15.82	16.05	16.39	16.23	16.44	16.12	15.79	15.71	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.92	22.15	22.86	19.26	19.83	21.33	28.01	20.37	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.35	14.79	15.33	12.77	13.17	14.32	18.10	13.46	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.31	47.23	46.39	44.38	47.09	44.98	52.61	45.88	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.16	1.08	1.22	1.31	1.35	1.47	1.44	1.35	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	0.86	0.96	1.05	1.10	1.18	1.12	1.10	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.73	8.75	9.71	10.65	10.92	11.62	11.26	10.94	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.97	6.10	6.20	6.21	6.29	6.53	6.56	6.52	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.16	4.19	4.19	4.18	4.19	4.32	4.36	4.43	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.81	1.91	2.01	2.03	2.10	2.21	2.20	2.09	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	41.88	41.08	37.56	34.80	35.17	34.83	35.95	36.33	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.28	0.24	0.30	0.33	0.33	0.36	0.38	0.33	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	180.00	179.00	181.00	183.00	185.00	186.00	184.00	189.00	0.00
NUMERO DE SUCURSALES	2.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	8,508.38	8,622.57	8,761.79	8,854.50	8,513.94	8,732.21	8,872.48	8,872.33	0.00
DEPOSITOS TOTALES / EMPLEADOS	8,951.99	8,986.20	9,183.45	8,985.89	8,949.89	9,185.88	9,495.34	9,138.03	0.00
UTILIDAD NETA / EMPLEADOS	124.59	28.93	65.12	105.59	145.14	39.37	79.21	111.30	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.00	0.33	2.12	2.26	3.62	5.71	9.08	5.39	0.00
PRESTAMOS (%)	(0.50)	2.34	5.43	7.10	2.84	5.23	2.94	3.49	0.00
LOCALES (%)	0.56	6.18	9.06	12.49	5.51	9.11	4.44	5.67	0.00
EXTRANJEROS (%)	(4.30)	(10.07)	(7.06)	(11.11)	(7.16)	(9.54)	(3.12)	(5.83)	0.00
DEPOSITOS (%)	5.10	(1.12)	0.82	0.16	2.75	6.22	5.11	5.03	0.00

LOCALES (%)	6.30	(1.61)	(0.82)	(0.90)	1.66	6.55	8.25	7.45	0.00
EXTRANJEROS (%)	0.03	0.99	8.02	4.92	7.66	4.80	(7.59)	(5.24)	0.00
PATRIMONIO (%)	6.25	6.09	6.56	7.02	7.21	6.88	6.66	5.02	0.00
UTILIDAD NETA (%)	(12.01)	(13.32)	6.71	18.43	19.74	41.44	23.66	8.86	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,505,657.07	1,513,256.89	1,572,277.50	1,611,620.12	1,563,460.77	1,606,544.83	1,621,538.73	1,666,571.91	0.00
MENCION ESPECIAL	28,011.11	31,826.52	17,153.03	12,606.58	6,753.75	8,239.82	9,352.51	10,097.24	0.00
SUBNORMAL	2,822.84	3,210.30	2,672.06	640.33	8,489.26	12,186.60	9,957.57	6,665.21	0.00
DUDOSO	196.81	1,062.11	43.37	2,035.59	2,073.71	0.00	18.73	3,585.19	0.00
IRRECUPERABLE	993.89	1,643.58	1,475.91	1,570.25	2,379.44	6,285.26	1,591.39	1,651.87	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.16	6.38	6.42	6.37	6.47	6.45	6.51	6.60	0.00
AL POR MENOR	6.49	6.61	6.59	6.53	6.72	6.77	6.77	6.77	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.41	5.43	5.40	5.44	5.41	5.41	5.77	5.73	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	5.26	5.36	5.32	5.33	5.34	5.40	5.41	5.55	0.00
TARJETA DE CREDITO	11.28	11.26	11.24	11.56	11.52	11.46	11.58	11.41	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.99	4.01	3.99	4.02	4.05	4.09	4.15	4.23	0.00
PERSONA JURIDICA	4.15	4.11	4.13	4.16	4.15	4.23	4.31	4.39	0.00