

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,492,512.71	2,546,120.94	2,704,216.41	2,614,261.91	2,720,147.16	2,729,436.84	2,785,689.16	2,921,585.80	2,938,205.58
ACTIVOS LIQUIDOS	328,325.92	364,478.17	489,393.14	351,757.82	369,264.33	404,664.68	449,231.44	456,632.32	366,876.43
TOTAL DE PRESTAMOS	1,575,079.47	1,624,191.10	1,632,536.43	1,676,871.03	1,734,206.15	1,714,682.67	1,695,113.86	1,622,835.14	1,685,757.24
LOCALES	1,275,723.99	1,333,950.63	1,327,419.07	1,387,772.81	1,390,585.68	1,383,683.32	1,368,060.90	1,324,691.25	1,349,586.42
EXTRANJEROS	299,355.48	290,240.47	305,117.36	289,098.23	343,620.48	330,999.35	327,052.96	298,143.89	336,170.82
TOTAL DE INVERSIONES	451,389.85	403,966.90	429,833.29	440,567.29	429,740.21	428,088.32	429,451.73	618,028.70	641,809.48
TOTAL DE DEPOSITOS	1,655,730.36	1,708,574.59	1,747,142.72	1,727,087.31	1,776,182.91	1,778,940.89	1,811,098.11	1,681,943.26	1,710,399.00
LOCALES	1,338,864.99	1,387,013.03	1,442,489.64	1,429,931.66	1,447,959.86	1,457,552.35	1,453,686.53	1,327,872.66	1,332,107.22
DEPOSITOS DE OFICIALES	3,000.00	3,000.00	0.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
DEPOSITOS DE PARTICULARES	1,214,150.16	1,297,954.06	1,317,507.71	1,327,461.48	1,309,962.62	1,332,755.84	1,320,545.95	1,194,537.87	1,219,573.49
DEPOSITOS DE BANCOS	121,714.83	86,058.97	124,981.93	99,470.18	134,997.24	121,796.51	130,140.58	130,334.79	109,533.73
EXTRANJEROS	316,865.37	321,561.56	304,653.08	297,155.66	328,223.05	321,388.54	357,411.58	354,070.60	378,291.77
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	248,144.93	254,488.69	234,828.95	228,722.84	265,521.59	258,610.03	298,067.29	302,342.10	321,857.92
DEPOSITOS DE BANCOS	68,720.44	67,072.87	69,824.13	68,432.81	62,701.47	62,778.52	59,344.29	51,728.50	56,433.85
PATRIMONIO TOTAL	254,450.92	260,548.10	267,117.90	262,627.28	269,879.60	277,595.54	290,161.47	378,192.48	379,907.81
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,448,930.81	2,477,410.74	2,591,655.16	2,547,381.79	2,606,329.94	2,637,778.89	2,744,952.78	2,767,923.85	2,829,176.37
ACTIVOS GENERADORES DE INGRESOS	1,983,600.58	1,987,481.86	2,019,665.23	2,075,430.68	2,095,207.84	2,085,464.49	2,093,467.65	2,179,151.08	2,245,756.54
TOTAL DE PRESTAMOS	1,553,294.30	1,583,815.38	1,609,210.01	1,648,622.02	1,654,642.81	1,669,436.89	1,663,825.15	1,649,853.09	1,709,981.70
TOTAL DE INVERSIONES	430,306.28	403,666.48	410,455.23	426,808.65	440,565.03	416,027.61	429,642.51	529,298.00	535,774.84
PATRIMONIO TOTAL	245,900.24	252,162.02	258,781.46	256,347.62	262,165.26	269,071.82	278,639.69	320,409.88	324,893.71
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	124,717.77	32,458.78	66,287.90	101,412.63	137,976.26	35,929.49	72,275.12	107,246.48	141,487.47
EGRESOS DE OPERACIONES	83,089.56	21,488.59	44,070.58	68,884.47	93,936.90	25,046.31	51,104.20	76,485.77	103,477.74
INGRESO NETO DE INTERESES	41,628.21	10,970.19	22,217.32	32,528.15	44,039.36	10,883.18	21,170.93	30,760.71	38,009.73

OTROS INGRESOS	6,470.62	1,777.83	3,794.20	5,194.77	7,245.99	1,347.15	2,894.35	4,512.40	6,249.95
INGRESO DE OPERACIONES	48,098.83	12,748.02	26,011.52	37,722.92	51,285.35	12,230.33	24,065.28	35,273.11	44,259.68
EGRESOS GENERALES	16,914.02	4,440.36	9,350.86	13,703.31	18,221.68	4,827.82	10,652.42	15,932.68	22,164.28
UTILIDAD ANTES DE PROVISIONES	31,184.81	8,307.66	16,660.66	24,019.61	33,063.67	7,402.51	13,412.86	19,340.44	22,095.40
UTILIDAD DEL PERIODO	26,851.55	7,323.56	14,575.53	21,035.34	29,168.43	7,645.47	14,259.45	20,520.61	23,448.78
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,439.58	3,891.09	5,526.66	5,575.05	5,849.11	13,652.98	7,846.55	6,689.95	13,436.98
TOTAL PROVISIONES PARA PRESTAMOS	8,077.46	9,065.41	9,922.51	11,700.37	12,601.79	12,578.38	12,105.50	11,961.54	11,675.98
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.15	0.24	0.34	0.33	0.34	0.80	0.46	0.41	0.80
PROVISIONES / PRESTAMOS VENCIDOS (%)	331.10	232.98	179.54	209.87	215.45	92.13	154.28	178.80	86.89
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.51	0.56	0.61	0.70	0.73	0.73	0.71	0.74	0.69
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.21	10.23	9.88	10.05	9.92	10.17	10.42	12.94	12.93
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.56	12.85	12.95	12.40	12.47	12.95	13.66	16.88	16.32
PATRIMONIO / PRESTAMOS TOTALES (%)	16.15	16.04	16.36	15.66	15.56	16.19	17.12	23.30	22.54
INDICE DE ADECUACION DE CAPITAL	15.47	16.12	15.79	15.71	17.13	16.67	17.92	26.50	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.83	21.33	28.01	20.37	20.79	22.75	24.80	27.15	21.45
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.17	14.32	18.10	13.46	13.58	14.83	16.13	15.63	12.49
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.09	44.98	52.61	45.88	44.98	46.81	48.52	63.89	58.97
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.35	1.47	1.44	1.35	1.39	1.47	1.36	1.26	1.04
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.10	1.18	1.12	1.10	1.12	1.16	1.04	0.99	0.83
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.92	11.62	11.26	10.94	11.13	11.37	10.24	8.54	7.22
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.29	6.53	6.56	6.52	6.59	6.89	6.90	6.56	6.30
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	4.32	4.36	4.43	4.48	4.80	4.88	4.68	4.61
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	2.21	2.20	2.09	2.10	2.09	2.02	1.88	1.69
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	35.17	34.83	35.95	36.33	35.53	39.47	44.26	45.17	50.08
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.33	0.36	0.38	0.33	0.35	0.26	0.28	0.28	0.28
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	185.00	186.00	184.00	189.00	193.00	196.00	197.00	201.00	200.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
PRESTAMOS / EMPLEADOS	8,513.94	8,732.21	8,872.48	8,872.33	8,985.52	8,748.38	8,604.64	8,073.81	8,428.79
DEPOSITOS TOTALES / EMPLEADOS	8,949.89	9,185.88	9,495.34	9,138.03	9,203.02	9,076.23	9,193.39	8,367.88	8,551.99
UTILIDAD NETA / EMPLEADOS	145.14	39.37	79.21	111.30	151.13	39.01	72.38	102.09	117.24
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.62	5.71	9.08	5.39	9.13	7.20	3.01	11.76	8.02
PRESTAMOS (%)	2.84	5.23	2.94	3.49	10.10	5.57	3.83	(3.22)	(2.79)

LOCALES (%)	5.51	9.11	4.44	5.67	9.00	3.73	3.06	(4.55)	(2.95)
EXTRANJEROS (%)	(7.16)	(9.54)	(3.12)	(5.83)	14.79	14.04	7.19	3.13	(2.17)
DEPOSITOS (%)	2.75	6.22	5.11	5.03	7.27	4.12	3.66	(2.61)	(3.70)
LOCALES (%)	1.66	6.55	8.25	7.45	8.15	5.09	0.78	(7.14)	(8.00)
EXTRANJEROS (%)	7.66	4.80	(7.59)	(5.24)	3.58	(0.05)	17.32	19.15	15.25
PATRIMONIO (%)	7.21	6.88	6.66	5.02	6.06	6.54	8.63	44.00	40.77
UTILIDAD NETA (%)	19.74	41.44	23.66	8.86	8.63	4.40	(2.17)	(2.45)	(19.61)
CLASIFICACION PRESTAMOS									
NORMAL	1,563,460.77	1,606,544.83	1,621,538.73	1,666,571.91	1,720,924.49	1,701,435.48	1,687,905.83	1,613,917.18	1,676,641.32
MENCION ESPECIAL	6,753.75	8,239.82	9,352.51	10,097.24	13,710.05	5,739.57	4,120.41	8,051.06	5,161.55
SUBNORMAL	8,489.26	12,186.60	9,957.57	6,665.21	417.10	8,023.69	149.05	1,097.13	3,090.71
DUDOSO	2,073.71	0.00	18.73	3,585.19	9,938.02	3,353.73	3,091.81	16.23	566.23
IRRECUPERABLE	2,379.44	6,285.26	1,591.39	1,651.87	1,818.28	8,708.59	11,952.27	11,715.07	11,973.41
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.47	6.45	6.51	6.60	6.73	6.73	6.68	6.61	6.56
AL POR MENOR	6.72	6.77	6.77	6.77	7.14	7.13	7.14	7.07	7.08
CONSUMO									
VIVIENDA HIPOTECARIA	5.41	5.41	5.77	5.73	5.71	5.73	5.71	5.72	5.68
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.34	5.40	5.41	5.55	5.62	5.67	5.71	5.68	5.61
TARJETA DE CREDITO	11.52	11.46	11.58	11.41	11.39	11.45	11.35	14.80	14.90
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.05	4.09	4.15	4.23	4.29	4.36	4.40	4.42	4.45
PERSONA JURIDICA	4.15	4.23	4.31	4.39	4.45	4.49	4.56	4.57	4.57