

ALLBANK CORP.
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	227,284.96	229,315.31	227,779.40	226,553.53	228,589.65	221,436.56	207,594.17	210,915.23	187,991.79
ACTIVOS LIQUIDOS	61,413.66	66,718.71	44,499.50	51,111.87	42,784.75	40,634.65	30,096.86	35,700.40	29,846.78
TOTAL DE PRESTAMOS	104,167.75	102,098.91	103,056.00	91,189.83	88,490.10	80,108.69	65,835.20	60,608.03	52,689.40
LOCALES	71,741.74	70,871.76	70,913.33	71,004.61	68,836.76	62,740.54	53,595.59	47,944.62	43,808.31
EXTRANJEROS	32,426.02	31,227.15	32,142.67	20,185.22	19,653.34	17,368.14	12,239.60	12,663.42	8,881.09
TOTAL DE INVERSIONES	55,163.97	54,551.57	75,456.10	80,336.35	93,068.75	95,716.59	104,501.82	106,940.53	87,323.14
TOTAL DE DEPOSITOS	197,019.84	194,371.68	193,209.33	190,127.42	189,573.48	186,428.81	172,817.09	178,685.03	178,961.98
LOCALES	78,301.79	89,552.71	95,448.01	94,426.66	93,226.78	104,256.13	99,058.51	101,365.57	101,662.52
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	78,301.79	89,552.71	95,448.01	94,426.66	93,226.78	104,256.13	99,058.51	101,365.57	101,662.52
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	118,718.06	104,818.97	97,761.32	95,700.76	96,346.70	82,172.68	73,758.59	77,319.46	77,299.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	117,863.33	104,731.94	97,670.50	94,447.50	94,950.40	81,336.57	73,343.69	76,551.13	76,532.53
DEPOSITOS DE BANCOS	854.72	87.03	90.82	1,253.26	1,396.30	836.11	414.90	768.33	766.93
PATRIMONIO TOTAL	23,396.53	22,140.02	25,744.88	27,250.93	27,519.96	29,059.97	31,069.41	28,457.03	6,056.43
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	200,867.17	206,973.99	216,017.59	216,711.14	227,937.30	225,375.93	217,686.79	218,734.38	208,290.72
ACTIVOS GENERADORES DE INGRESOS	125,258.30	135,779.59	158,460.49	153,156.16	170,445.28	166,237.88	174,424.55	169,537.37	160,785.70
TOTAL DE PRESTAMOS	91,944.23	92,025.44	98,154.30	94,690.48	96,328.92	91,103.80	84,445.60	75,898.93	70,589.75
TOTAL DE INVERSIONES	33,314.07	43,754.15	60,306.19	58,465.67	74,116.36	75,134.08	89,978.96	93,638.44	90,195.95
PATRIMONIO TOTAL	17,918.95	19,089.30	21,960.85	24,373.06	25,458.24	25,600.00	28,407.15	27,853.98	16,788.20
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,867.49	2,786.64	5,503.84	8,239.72	10,926.95	2,690.02	5,203.67	7,681.55	9,461.88
EGRESOS DE OPERACIONES	5,833.28	1,593.79	3,035.04	4,449.64	5,950.10	1,663.61	3,320.78	4,818.43	5,464.73
INGRESO NETO DE INTERESES	4,034.21	1,192.86	2,468.79	3,790.08	4,976.84	1,026.41	1,882.89	2,863.12	3,997.15

OTROS INGRESOS	3,158.76	1,199.33	2,610.27	4,245.85	5,898.89	1,586.79	3,163.94	4,713.40	4,811.45
INGRESO DE OPERACIONES	7,192.97	2,392.19	5,079.07	8,035.92	10,875.74	2,613.20	5,046.83	7,576.52	8,808.60
EGRESOS GENERALES	9,172.08	1,790.32	3,652.81	5,844.42	7,919.53	2,151.52	3,975.21	6,321.00	7,501.89
UTILIDAD ANTES DE PROVISIONES	(1,979.10)	601.87	1,426.26	2,191.50	2,956.21	461.69	1,071.62	1,255.52	1,306.71
UTILIDAD DEL PERIODO	(5,249.77)	599.98	1,339.00	2,354.01	3,099.64	(456.74)	578.66	(2,542.37)	(25,127.89)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	8,127.84	6,726.64	7,379.64	10,132.28	10,142.34	11,008.98	8,731.50	13,075.77	41,178.25
TOTAL PROVISIONES PARA PRESTAMOS	4,071.00	5,210.90	5,335.53	4,832.76	4,488.03	5,264.31	4,023.91	7,535.22	13,850.30
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	7.80	6.59	7.16	11.11	11.46	13.74	13.26	21.57	78.15
PROVISIONES / PRESTAMOS VENCIDOS (%)	50.09	77.47	72.30	47.70	44.25	47.82	46.08	57.63	33.63
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.91	5.10	5.18	5.30	5.07	6.57	6.11	12.43	26.29
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.29	9.65	11.30	12.03	12.04	13.12	14.97	13.49	3.22
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.68	14.13	14.42	15.89	15.16	16.53	18.24	16.98	4.33
PATRIMONIO / PRESTAMOS TOTALES (%)	22.46	21.68	24.98	29.88	31.10	36.28	47.19	46.95	11.49
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.17	34.33	23.03	26.88	22.57	21.80	17.42	19.98	16.68
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	27.02	29.09	19.54	22.56	18.72	18.35	14.50	16.93	15.88
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.17	62.39	62.09	69.14	71.66	73.14	77.89	79.83	65.47
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.19)	1.77	1.69	2.05	1.82	(1.10)	0.66	(2.00)	(15.63)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.61)	1.16	1.24	1.45	1.36	(0.81)	0.53	(1.55)	(12.06)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(29.30)	12.57	12.19	12.88	12.18	(7.14)	4.07	(12.17)	(149.68)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.88	8.21	6.95	7.17	6.41	6.47	5.97	6.04	5.88
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.66	4.70	3.83	3.87	3.49	4.00	3.81	3.79	3.40
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.22	3.51	3.12	3.30	2.92	2.47	2.16	2.25	2.49
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	127.51	74.84	71.92	72.73	72.82	82.33	78.77	83.43	85.17
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	3.53	3.29	3.70	3.46	3.82	3.63	3.71	2.99
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	55.00	63.00	62.00	60.00	58.00	60.00	64.00	65.00	35.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
PRESTAMOS / EMPLEADOS	1,893.96	1,620.62	1,662.19	1,519.83	1,525.69	1,335.14	1,028.67	932.43	1,505.41
DEPOSITOS TOTALES / EMPLEADOS	3,582.18	3,085.26	3,116.28	3,168.79	3,268.51	3,107.15	2,700.27	2,749.00	5,113.20
UTILIDAD NETA / EMPLEADOS	(95.45)	9.52	21.60	39.23	53.44	(7.61)	9.04	(39.11)	(717.94)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	30.29	24.20	11.52	9.52	0.57	(3.44)	(8.86)	(6.90)	(17.76)
PRESTAMOS (%)	30.67	24.58	10.51	(7.13)	(15.05)	(21.54)	(36.12)	(33.54)	(40.46)

LOCALES (%)	12.05	10.34	0.32	(3.48)	(4.05)	(11.47)	(24.42)	(32.48)	(36.36)
EXTRANJEROS (%)	106.62	76.19	42.45	(18.05)	(39.39)	(44.38)	(61.92)	(37.26)	(54.81)
DEPOSITOS (%)	27.31	17.60	7.74	4.80	(3.78)	(4.09)	(10.55)	(6.02)	(5.60)
LOCALES (%)	20.88	37.59	23.84	21.70	19.06	16.42	3.78	7.35	9.05
EXTRANJEROS (%)	31.93	4.61	(4.39)	(7.83)	(18.84)	(21.61)	(24.55)	(19.21)	(19.77)
PATRIMONIO (%)	88.05	38.04	41.64	26.78	17.62	31.26	20.68	4.43	(77.99)
UTILIDAD NETA (%)	46.50	(302.28)	(927.71)	(282.71)	(159.04)	(176.13)	(56.78)	(208.00)	(910.67)
CLASIFICACION PRESTAMOS									
NORMAL	77,086.17	81,468.99	78,469.40	64,538.16	63,095.61	51,325.92	43,655.74	24,895.72	8,821.65
MENCION ESPECIAL	13,455.96	9,747.60	11,939.28	5,191.19	4,650.38	9,737.39	5,515.34	9,144.94	6,231.67
SUBNORMAL	11,635.79	9,262.96	10,273.02	19,381.08	16,961.51	13,373.49	12,751.56	10,769.97	22,295.56
DUDOSO	4,161.85	2,458.05	1,850.02	1,215.98	3,664.03	4,490.78	1,177.11	10,827.33	15,124.45
IRRECUPERABLE	1,898.98	4,372.22	5,859.81	5,696.18	4,606.60	6,445.42	6,759.35	12,505.29	14,066.35
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.89	6.64	6.72	6.70	6.74	6.72	7.01	7.13	6.96
AL POR MENOR	7.55	7.50	7.60	7.56	7.68	7.93	7.93	7.97	7.97
CONSUMO									
VIVIENDA HIPOTECARIA	6.70	6.67	6.66	6.63	6.66	6.69	6.66	6.64	6.63
PRESTAMO PERSONAL AUTO	7.18	7.21	7.24	7.23	7.31	7.33	7.33	7.41	7.49
PRESTAMO PERSONAL	8.31	8.23	8.31	8.34	8.27	8.28	8.24	8.11	7.78
TARJETA DE CREDITO	15.28	15.51	16.91	16.92	16.89	16.84	16.86	16.81	16.76
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.22	4.33	4.35	4.39	4.45	4.82	4.99	5.14	0.00
PERSONA JURIDICA	3.74	3.80	3.76	3.68	3.63	3.86	4.17	4.26	0.00