



**Banco Aliado, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	272,650.39	261,842.05	286,982.52	267,129.94	287,435.91	274,475.80	296,177.55	292,135.66	294,689.42	
3 Activos Líquidos	102,475.06	63,448.25	57,600.75	35,768.04	64,730.85	62,385.27	85,327.76	62,085.94	57,850.85	
4 Total de Préstamos	137,713.08	141,647.95	162,921.56	165,148.80	156,383.16	142,916.68	134,518.65	130,536.76	126,214.60	
5 Locales	124,014.67	122,738.25	135,321.34	139,339.76	130,157.89	118,513.46	112,281.28	118,267.73	109,065.84	
6 Extranjeros	13,698.41	18,909.70	27,600.22	25,809.03	26,225.27	24,403.23	22,237.37	12,269.03	17,148.76	
7 Total de Inversiones	27,082.37	50,641.55	59,849.40	56,432.80	57,475.50	63,218.42	71,931.17	95,122.31	105,054.28	
8 Total de Depósitos	240,416.86	226,652.68	252,917.74	228,497.40	245,105.54	236,502.46	258,128.46	252,967.12	258,587.39	
9 Locales	189,462.97	182,102.48	199,910.21	181,398.26	198,981.46	193,639.94	218,455.99	204,359.47	216,560.95	
10 Depósitos de Oficiales	0.00	0.00	5,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	174,161.63	170,878.43	174,168.10	163,567.67	175,010.49	181,868.17	193,106.76	193,241.52	202,840.02	
12 Depósitos de Bancos	15,301.34	11,224.04	20,742.12	16,830.59	23,970.96	11,771.77	25,349.23	11,117.96	13,720.93	
13 Extranjeros	50,953.90	44,550.20	53,007.53	47,099.13	46,124.09	42,862.52	39,672.47	48,607.65	42,026.44	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	47,483.34	40,877.28	42,356.47	39,112.58	36,385.47	35,794.23	35,304.27	38,539.18	28,418.82	
16 Depósitos de Bancos	3,470.56	3,672.93	10,651.06	7,986.55	9,738.61	7,068.28	4,368.20	10,068.46	13,607.62	
17 Patrimonio Total	26,946.47	27,361.23	26,670.14	27,373.07	28,824.01	29,918.59	28,774.21	29,090.05	29,776.12	
18 PROMEDIO (12 MESES)										
19 Total de Activos	272,650.39	261,842.05	286,982.52	267,129.94	280,043.15	268,158.92	291,580.03	279,632.80	291,062.66	
20 Activos Generadores de Ingresos	164,795.46	192,289.50	222,770.96	221,581.60	189,327.06	199,212.30	214,610.39	223,620.33	222,563.77	
21 Total de Prestamos	137,713.08	141,647.95	162,921.56	165,148.80	147,048.12	142,282.32	148,720.11	147,842.78	141,298.88	
22 Total de Inversiones	27,082.37	50,641.55	59,849.40	56,432.80	42,278.94	56,929.98	65,890.28	75,777.55	81,264.89	
23 Patrimonio Total	26,946.47	27,361.23	26,670.14	27,373.07	27,885.24	28,639.91	27,722.17	28,231.56	29,300.07	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	21,141.04	4,273.98	8,955.37	13,513.21	18,030.17	3,941.77	8,042.64	12,116.22	16,460.10	
26 Egreso de Operaciones	17,060.82	3,464.84	6,650.70	9,779.14	12,692.25	2,810.15	5,604.70	8,467.53	11,390.80	



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27 Ingreso Neto de Intereses	4,080.22	809.14	2,304.67	3,734.07	5,337.92	1,131.63	2,437.94	3,648.69	5,069.30	
28 Otros Ingresos	1,938.82	431.47	1,322.53	1,857.86	2,232.64	345.90	737.43	1,079.92	1,404.89	
29 Ingreso de Operaciones	6,019.05	1,240.61	3,627.21	5,591.93	7,570.56	1,477.53	3,175.37	4,728.61	6,474.19	
30 Egresos Generales	3,121.60	667.46	1,509.48	2,166.42	2,903.18	656.82	1,861.27	2,553.61	3,324.44	
31 Utilidad antes de Provisiones	2,897.45	573.15	2,117.73	3,425.51	4,667.38	820.71	1,314.10	2,175.01	3,149.74	
32 Utilidad del Periodo	994.17	333.05	732.52	1,800.30	2,802.06	580.59	834.07	1,455.08	2,189.35	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	4,228.40	4,534.66	279.63	7,101.33	8,060.57	5,341.00	1,899.23	2,963.50	8,697.50	
35 Total Provisiones Para Préstamos	3,838.70	3,790.50	3,962.40	4,202.40	4,442.40	2,648.78	2,387.80	2,622.80	2,862.80	
36 Préstamos Vencidos / Préstamos Totales (%)	3.07	3.20	0.17	4.30	5.15	3.74	1.41	2.27	6.89	
37 Provisiones / Préstamos Vencidos (%)	90.78	83.59	1,417.04	59.18	55.11	49.59	125.72	88.50	32.92	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.79	2.68	2.43	2.54	2.84	1.85	1.78	2.01	2.27	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.88	10.45	9.29	10.25	10.03	10.90	9.72	9.96	10.10	
41 Patrimonio / Activos Generadores de Ing. (%)	16.35	14.23	11.97	12.35	13.48	14.51	13.94	12.89	12.88	
42 Patrimonio / Préstamos Totales (%)	19.57	19.32	16.37	16.57	18.43	20.93	21.39	22.28	23.59	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	42.62	27.99	22.77	15.65	26.41	26.38	33.06	24.54	22.37	
45 Activos Líquidos / Activos Totales (%)	37.58	24.23	20.07	13.39	22.52	22.73	28.81	21.25	19.63	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	53.89	50.34	46.44	40.35	49.86	53.11	60.92	62.15	63.00	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.69	0.66	1.08	1.48	1.17	0.78	0.87	0.98	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.51	0.51	0.90	1.00	0.87	0.57	0.69	0.75	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	4.87	5.49	8.77	10.05	8.11	6.02	6.87	7.47	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.89	8.04	8.13	9.52	7.91	7.50	7.22	7.40	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.21	5.97	5.88	6.70	5.64	5.22	5.05	5.12	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.68	2.07	2.25	2.82	2.27	2.27	2.18	2.28			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	53.80	41.62	38.74	38.35	44.45	58.62	54.00	51.35			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.90	1.19	1.12	1.18	0.69	0.69	0.64	0.63			
56 PRODUCTIVIDAD												
57 Número de Empleados	70.00	71.00	71.00	68.00	67.00	67.00	69.00	68.00	68.00			
58 Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00			
59 Préstamos / Empleados	1,967.33	1,995.04	2,294.67	2,428.66	2,334.08	2,133.08	1,949.55	1,919.66	1,856.10			
60 Depósitos Totales / Empleados	3,434.53	3,192.29	3,562.22	3,360.26	3,658.29	3,529.89	3,740.99	3,720.10	3,802.76			
61 Utilidad Neta / Empleados	0.00	4.69	10.32	26.47	41.82	8.67	12.09	21.40	32.20			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	5.42	4.82	3.20	9.36	2.52			
64 Préstamos (%)	0.00	0.00	0.00	0.00	13.56	0.90	-17.43	-20.96	-19.29			
65 Locales (%)	0.00	0.00	0.00	0.00	4.95	-3.44	-17.03	-15.12	-16.20			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	91.45	29.05	-19.43	-52.46	-34.61			
67 Depósitos (%)	0.00	0.00	0.00	0.00	1.95	4.35	2.06	10.71	5.50			
68 Locales (%)	0.00	0.00	0.00	0.00	5.02	6.34	9.28	12.66	8.83			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-9.48	-3.79	-25.16	3.20	-8.88			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	6.97	9.35	7.89	6.27	3.30			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	74.32	13.86	-19.18	-21.87			