



Banco Aliado, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2006 | | 2007 | | | | 2008 | | | |
|---------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|--------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| BALANCE DE SITUACION | | | | | | | | | | |
| Total de Activos | 675,600.18 | 718,222.94 | 808,508.05 | 855,196.47 | 921,516.96 | 971,650.99 | 1,117,987.24 | 1,114,743.83 | 1,088,779.94 | |
| Activos Líquidos | 148,196.31 | 165,593.77 | 128,423.87 | 95,290.04 | 120,136.96 | 149,902.28 | 153,300.99 | 137,435.37 | 159,387.68 | |
| Total de Préstamos | 424,564.92 | 415,117.16 | 470,926.30 | 530,128.66 | 579,179.06 | 530,836.06 | 629,006.80 | 690,438.17 | 654,805.49 | |
| Locales | 395,969.91 | 387,698.77 | 430,179.64 | 482,997.44 | 505,918.21 | 455,893.92 | 537,590.26 | 598,249.52 | 579,555.83 | |
| Extranjeros | 28,595.02 | 27,418.39 | 40,746.66 | 47,131.22 | 73,260.84 | 74,942.14 | 91,416.54 | 92,188.65 | 75,249.65 | |
| Total de Inversiones | 86,076.91 | 123,201.97 | 194,191.13 | 212,974.11 | 204,693.05 | 270,760.36 | 315,355.02 | 268,127.77 | 255,027.92 | |
| Total de Depósitos | 511,529.20 | 543,556.08 | 624,273.77 | 637,872.50 | 698,330.35 | 750,764.26 | 876,910.84 | 890,611.53 | 859,182.64 | |
| Locales | 436,065.14 | 462,857.15 | 542,470.17 | 540,811.32 | 590,110.39 | 638,870.30 | 730,921.50 | 724,910.63 | 693,970.16 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13,721.96 | 6,516.18 | 10,237.04 | 1.58 | |
| Depósitos de Particulares | 379,712.84 | 412,281.22 | 497,729.24 | 475,280.63 | 524,416.48 | 554,760.11 | 637,895.58 | 632,761.05 | 611,538.84 | |
| Depósitos de Bancos | 56,352.30 | 50,575.93 | 44,740.94 | 65,530.69 | 65,693.92 | 70,388.23 | 86,509.74 | 81,912.54 | 82,429.74 | |
| Extranjeros | 75,464.06 | 80,698.93 | 81,803.59 | 97,061.18 | 108,219.96 | 111,893.96 | 145,989.34 | 165,700.90 | 165,212.49 | |
| Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depósitos de Particulares | 56,632.88 | 63,929.88 | 73,680.45 | 74,693.28 | 77,659.37 | 78,872.88 | 104,728.28 | 123,405.75 | 119,150.62 | |
| Depósitos de Bancos | 18,831.18 | 16,769.05 | 8,123.15 | 22,367.90 | 30,560.59 | 33,021.08 | 41,261.06 | 42,295.15 | 46,061.86 | |
| Patrimonio Total | 73,267.00 | 76,317.23 | 84,167.10 | 84,993.23 | 85,712.52 | 86,649.06 | 98,905.52 | 103,220.28 | 103,765.18 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| Total de Activos | 576,497.21 | 607,213.10 | 684,489.78 | 719,701.85 | 798,558.57 | 844,936.97 | 963,247.65 | 984,970.15 | 1,005,148.45 | |
| Activos Generadores de Ingresos | 448,121.60 | 458,759.24 | 566,305.85 | 622,247.22 | 647,256.97 | 669,957.78 | 804,739.63 | 850,834.35 | 846,852.75 | |
| Total de Prestamos | 369,862.22 | 361,403.06 | 426,854.40 | 478,550.14 | 501,871.99 | 472,976.61 | 549,966.55 | 610,283.42 | 616,992.27 | |
| Total de Inversiones | 78,259.38 | 97,356.18 | 139,451.45 | 143,697.08 | 145,384.98 | 196,981.16 | 254,773.08 | 240,550.94 | 229,860.48 | |
| Patrimonio Total | 57,555.42 | 60,135.63 | 71,288.38 | 77,215.53 | 79,489.76 | 81,483.15 | 91,536.31 | 94,106.76 | 94,738.85 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| Ingreso por Intereses | 38,610.56 | 12,052.32 | 26,523.44 | 42,126.81 | 58,689.63 | 14,900.10 | 34,415.49 | 51,845.38 | 68,854.51 | |
| Egreso de Operaciones | 27,851.15 | 9,081.40 | 19,445.56 | 31,211.57 | 43,848.77 | 12,297.68 | 24,680.16 | 37,344.35 | 49,566.12 | |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ingreso Neto de Intereses | 10,759.41 | 2,970.92 | 7,077.88 | 10,915.24 | 14,840.86 | 2,602.43 | 9,735.33 | 14,501.03 | 19,288.38 |
| Otros Ingresos | 4,856.23 | 1,441.65 | 2,837.05 | 4,066.31 | 5,857.78 | 1,921.23 | 4,185.18 | 5,769.25 | 6,837.35 |
| Ingreso de Operaciones | 15,615.64 | 4,412.57 | 9,914.93 | 14,981.55 | 20,698.64 | 4,523.65 | 13,920.50 | 20,270.28 | 26,125.73 |
| Egresos Generales | 5,682.33 | 1,145.06 | 3,993.71 | 5,191.93 | 6,643.88 | 1,242.94 | 2,748.28 | 4,112.92 | 5,757.49 |
| Utilidad Antes de Provisiones | 9,933.31 | 3,267.51 | 5,921.22 | 9,789.62 | 14,054.77 | 3,280.71 | 11,172.22 | 16,157.36 | 20,368.24 |
| Utilidad del Periodo | 10,760.20 | 2,997.51 | 5,414.77 | 8,683.17 | 12,378.32 | 2,710.71 | 10,032.22 | 14,121.62 | 17,555.49 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| Total de Préstamos Vencidos | 171.61 | 145.46 | 96.05 | 98.17 | 96.85 | 104.77 | 99.72 | 521.60 | 2,294.97 |
| Total Provisiones Para Préstamos | 1,890.23 | 2,070.23 | 4,882.37 | 5,183.39 | 5,454.42 | 5,725.44 | 5,996.46 | 6,506.46 | 7,016.46 |
| Préstamos Vencidos / Préstamos Totales (%) | 0.04 | 0.04 | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 | 0.08 | 0.35 |
| Provisiones / Préstamos Vencidos (%) | 1,101.49 | 1,423.22 | 5,083.20 | 5,280.02 | 5,631.91 | 5,464.52 | 6,013.15 | 1,247.40 | 305.73 |
| Provisiones Para Préstamos / Préstamos Totales (%) | 0.45 | 0.50 | 1.04 | 0.98 | 0.94 | 1.08 | 0.95 | 0.94 | 1.07 |
| RAZONES DE CAPITAL | | | | | | | | | |
| Patrimonio / Activos Totales (%) | 10.84 | 10.63 | 10.41 | 9.94 | 9.30 | 8.92 | 8.85 | 9.26 | 9.53 |
| Patrimonio / Activos Generadores de Ing. (%) | 14.35 | 14.18 | 12.65 | 11.44 | 10.93 | 10.81 | 10.47 | 10.77 | 11.40 |
| Patrimonio / Préstamos Totales (%) | 17.26 | 18.38 | 17.87 | 16.03 | 14.80 | 16.32 | 15.72 | 14.95 | 15.85 |
| Indice de Adecuacion de Capital | 17.40 | 16.52 | 14.86 | 13.15 | 12.52 | 11.98 | 11.61 | 12.91 | 14.50 |
| LIQUIDEZ | | | | | | | | | |
| Activos Líquidos / Total de Depósitos (%) | 28.97 | 30.46 | 20.57 | 14.94 | 17.20 | 19.97 | 17.48 | 15.43 | 18.55 |
| Activos Líquidos / Activos Totales (%) | 21.94 | 23.06 | 15.88 | 11.14 | 13.04 | 15.43 | 13.71 | 12.33 | 14.64 |
| Activos Líquidos + Inversiones / Depósitos Totales (%) | 45.80 | 53.13 | 51.68 | 48.33 | 46.52 | 56.03 | 53.44 | 45.54 | 48.23 |
| RENTABILIDAD | | | | | | | | | |
| Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 2.40 | 2.61 | 1.91 | 1.86 | 1.91 | 1.62 | 2.49 | 2.21 | 2.07 |
| Utilidad Neta / Total de Activos (Promedio) (%) | 1.87 | 1.97 | 1.58 | 1.61 | 1.55 | 1.28 | 2.08 | 1.91 | 1.75 |
| Utilidad Neta / Patrimonio Total (Promedio) (%) | 18.70 | 19.94 | 15.19 | 14.99 | 15.57 | 13.31 | 21.92 | 20.01 | 18.53 |
| Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 8.62 | 10.51 | 9.37 | 9.03 | 9.07 | 8.90 | 8.55 | 8.12 | 8.13 |
| Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 6.22 | 7.92 | 6.87 | 6.69 | 6.77 | 7.34 | 6.13 | 5.85 | 5.85 |
| Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 2.40 | 2.59 | 2.50 | 2.34 | 2.29 | 1.55 | 2.42 | 2.27 | 2.28 |



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|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Egresos Generales / Ingresos de Operaciones (%) | 36.39 | 25.95 | 40.28 | 34.66 | 32.10 | 27.48 | 19.74 | 20.29 | 22.04 |
| Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 1.08 | 1.26 | 1.00 | 0.87 | 0.91 | 1.15 | 1.04 | 0.90 | 0.81 |
| PRODUCTIVIDAD | | | | | | | | | |
| Número de Empleados | 85.00 | 90.00 | 90.00 | 95.00 | 95.00 | 94.00 | 96.00 | 97.00 | 101.00 |
| Número de Sucursales | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 |
| Préstamos / Empleados | 4,994.88 | 4,612.41 | 5,232.51 | 5,580.30 | 6,096.62 | 5,647.19 | 6,552.15 | 7,117.92 | 6,483.22 |
| Depósitos Totales / Empleados | 6,017.99 | 6,039.51 | 6,936.38 | 6,714.45 | 7,350.85 | 7,986.85 | 9,134.49 | 9,181.56 | 8,506.76 |
| Utilidad Neta / Empleados | 126.59 | 33.31 | 60.16 | 91.40 | 130.30 | 28.84 | 104.50 | 145.58 | 173.82 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| Activos (%) | 41.52 | 44.74 | 44.25 | 46.39 | 36.40 | 35.29 | 38.28 | 30.35 | 18.15 |
| Préstamos (%) | 34.71 | 34.91 | 23.03 | 24.16 | 36.42 | 27.88 | 33.57 | 30.24 | 13.06 |
| Locales (%) | 33.41 | 32.53 | 17.60 | 18.48 | 27.77 | 17.59 | 24.97 | 23.86 | 14.56 |
| Extranjeros (%) | 55.81 | 80.96 | 139.95 | 144.22 | 156.20 | 173.33 | 124.35 | 95.60 | 2.71 |
| Depósitos (%) | 37.58 | 37.72 | 45.36 | 48.24 | 36.52 | 38.12 | 40.47 | 39.62 | 23.03 |
| Locales (%) | 35.62 | 34.93 | 42.08 | 43.76 | 35.33 | 38.03 | 34.74 | 34.04 | 17.60 |
| Extranjeros (%) | 50.11 | 56.32 | 71.60 | 79.41 | 43.41 | 38.66 | 78.46 | 70.72 | 52.66 |
| Patrimonio (%) | 75.10 | 73.63 | 44.10 | 22.40 | 16.99 | 13.54 | 17.51 | 21.45 | 21.06 |
| Utilidad Neta (%) | 50.55 | 46.06 | 8.63 | 13.39 | 15.04 | -9.57 | 85.28 | 62.63 | 41.82 |
| CLASIFICACION PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Normal | 423,783.79 | 413,343.95 | 471,353.60 | 530,908.44 | 581,590.64 | 531,311.24 | 629,966.09 | 692,151.63 | 656,570.61 |
| Mención Especial | 1,944.08 | 3,195.13 | 3,862.90 | 3,767.31 | 1,435.83 | 1,702.16 | 1,043.38 | 778.48 | 741.38 |
| Subnormal | 555.67 | 502.86 | 496.12 | 538.14 | 1,510.15 | 3,443.33 | 3,468.46 | 3,492.92 | 2,214.99 |
| Dudoso | 150.52 | 128.22 | 78.80 | 80.89 | 79.57 | 87.50 | 489.66 | 489.03 | 2,262.92 |
| Irrecuperable | 21.09 | 17.24 | 17.25 | 17.28 | 17.28 | 17.28 | 35.68 | 32.57 | 32.05 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| Comercio | | | | | | | | | |
| Zona Libre | 7.47 | 7.53 | 7.61 | 7.64 | 7.45 | 7.30 | 6.99 | 6.80 | 7.28 |
| Resto del País | 8.48 | 8.60 | 8.50 | 8.46 | 8.39 | 8.54 | 8.09 | 7.96 | 8.18 |



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| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Al por Menor | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Consumo | | | | | | | | | |
| Vivienda Hipotecaria | 7.11 | 7.22 | 7.22 | 7.22 | 6.44 | 7.25 | 6.25 | 6.25 | 6.75 |
| Prestamo Personal Auto | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 | 9.00 |
| Prestamo Personal | 9.78 | 9.82 | 9.54 | 9.49 | 9.36 | 9.06 | 8.89 | 7.98 | 8.28 |
| Tarjeta de Crédito | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| Persona Natural | 5.71 | 5.99 | 6.10 | 6.19 | 6.10 | 5.80 | 5.54 | 0.00 | 5.19 |
| Persona Juridica | 5.69 | 5.87 | 6.06 | 6.02 | 5.95 | 5.56 | 5.23 | 0.00 | 5.06 |