



Banco Aliado, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	921,516.96	971,650.99	1,117,987.24	1,114,743.83	1,088,779.94	1,039,568.85	1,093,792.35	1,090,950.39	1,188,491.75	
Activos Líquidos	120,136.96	149,902.28	153,300.99	137,435.37	159,387.68	164,147.00	247,751.05	216,455.36	281,027.35	
Total de Préstamos	579,179.06	530,836.06	629,006.80	690,438.17	654,805.49	629,214.41	605,926.91	609,894.51	631,199.24	
Locales	505,918.21	455,893.92	537,590.26	598,249.52	579,555.83	562,971.81	534,328.33	552,013.81	570,216.35	
Extranjeros	73,260.84	74,942.14	91,416.54	92,188.65	75,249.65	66,242.60	71,598.59	57,880.69	60,982.89	
Total de Inversiones	204,693.05	270,760.36	315,355.02	268,127.77	255,027.92	227,901.15	224,018.74	247,735.30	259,755.33	
Total de Depósitos	698,330.35	750,764.26	876,910.84	890,611.53	859,182.64	814,053.33	867,732.41	872,080.64	971,718.02	
Locales	590,110.39	638,870.30	730,921.50	724,910.63	693,970.16	653,881.89	694,376.17	707,481.54	793,877.42	
Depósitos de Oficiales	0.00	13,721.96	6,516.18	10,237.04	1.58	1.58	1.58	1.54	1.51	
Depósitos de Particulares	524,416.48	554,760.11	637,895.58	632,761.05	611,538.84	596,240.99	629,559.24	635,803.52	716,692.56	
Depósitos de Bancos	65,693.92	70,388.23	86,509.74	81,912.54	82,429.74	57,639.32	64,815.35	71,676.48	77,183.34	
Extranjeros	108,219.96	111,893.96	145,989.34	165,700.90	165,212.49	160,171.44	173,356.24	164,599.10	177,840.60	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	77,659.37	78,872.88	104,728.28	123,405.75	119,150.62	114,992.94	123,929.21	114,162.81	112,850.39	
Depósitos de Bancos	30,560.59	33,021.08	41,261.06	42,295.15	46,061.86	45,178.50	49,427.03	50,436.29	64,990.21	
Patrimonio Total	85,712.52	86,649.06	98,905.52	103,220.28	103,765.18	106,179.12	106,392.18	115,515.57	120,530.92	
PROMEDIO (12 MESES)										
Total de Activos	798,558.57	844,936.97	963,247.65	984,970.15	1,005,148.45	1,005,609.92	1,105,889.80	1,102,847.11	1,138,635.85	
Activos Generadores de Ingresos	647,256.97	669,957.78	804,739.63	850,834.35	846,852.75	829,355.99	887,153.74	908,097.87	900,393.99	
Total de Prestamos	501,871.99	472,976.61	549,966.55	610,283.42	616,992.27	580,025.23	617,466.86	650,166.34	643,002.36	
Total de Inversiones	145,384.98	196,981.16	254,773.08	240,550.94	229,860.48	249,330.75	269,686.88	257,931.53	257,391.63	
Patrimonio Total	79,489.76	81,483.15	91,536.31	94,106.76	94,738.85	96,414.09	102,648.85	109,367.93	112,148.05	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	58,689.63	14,900.10	34,415.49	51,845.38	68,854.51	18,245.22	35,947.53	53,371.35	70,619.20	
Egreso de Operaciones	43,848.77	12,297.68	24,680.16	37,344.35	49,566.12	11,670.54	23,664.30	35,981.36	48,537.95	



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Ingreso Neto de Intereses	14,840.86	2,602.43	9,735.33	14,501.03	19,288.38	6,574.68	12,283.23	17,389.99	22,081.25
Otros Ingresos	5,857.78	1,921.23	4,185.18	5,769.25	6,837.35	-234.49	2,520.25	3,626.80	5,678.77
Ingreso de Operaciones	20,698.64	4,523.65	13,920.50	20,270.28	26,125.73	6,340.19	14,803.48	21,016.79	27,760.01
Egresos Generales	6,643.88	1,242.94	2,748.28	4,112.92	5,757.49	1,407.95	4,298.70	5,850.67	7,483.71
Utilidad Antes de Provisiones	14,054.77	3,280.71	11,172.22	16,157.36	20,368.24	4,932.24	10,504.78	15,166.12	20,276.31
Utilidad del Periodo	12,378.32	2,710.71	10,032.22	14,121.62	17,555.49	3,772.24	7,307.74	10,669.08	14,329.26
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	96.85	104.77	99.72	521.60	2,294.97	2,295.54	1,238.23	1,678.19	1,671.80
Total Provisiones Para Préstamos	5,454.42	5,725.44	5,996.46	6,506.46	7,016.46	7,916.46	7,015.62	7,560.78	8,110.78
Préstamos Vencidos / Préstamos Totales (%)	0.02	0.02	0.02	0.08	0.35	0.36	0.20	0.28	0.26
Provisiones / Préstamos Vencidos (%)	5,631.91	5,464.52	6,013.15	1,247.40	305.73	344.86	566.59	450.53	485.15
Provisiones para Préstamos / Préstamos Totales (%)	0.94	1.08	0.95	0.94	1.07	1.26	1.16	1.24	1.28
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	9.30	8.92	8.85	9.26	9.53	10.21	9.73	10.59	10.14
Patrimonio / Activos Generadores de Ing. (%)	10.93	10.81	10.47	10.77	11.40	12.39	12.82	13.47	13.53
Patrimonio / Préstamos Totales (%)	14.80	16.32	15.72	14.95	15.85	16.87	17.56	18.94	19.10
Indice de Adecuacion de Capital	12.52	11.98	11.61	12.91	0.00	16.40	16.80	18.15	16.78
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	17.20	19.97	17.48	15.43	18.55	20.16	28.55	24.82	28.92
Activos Líquidos / Activos Totales (%)	13.04	15.43	13.71	12.33	14.64	15.79	22.65	19.84	23.65
Activos Líquidos + Inversiones / Depósitos Totales (%)	46.52	56.03	53.44	45.54	48.23	48.16	54.37	53.23	55.65
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.91	1.62	2.49	2.21	2.07	1.82	1.65	1.57	1.59
Utilidad Neta / Total de Activos (Promedio) (%)	1.55	1.28	2.08	1.91	1.75	1.50	1.32	1.29	1.26
Utilidad Neta / Patrimonio Total (Promedio) (%)	15.57	13.31	21.92	20.01	18.53	15.65	14.24	13.01	12.78
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.07	8.90	8.55	8.12	8.13	8.80	8.10	7.84	7.84
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.77	7.34	6.13	5.85	5.85	5.63	5.33	5.28	5.39



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.29	1.55	2.42	2.27	2.28	3.17	2.77	2.55	2.45
Egresos Generales / Ingresos de Operaciones (%)	32.10	27.48	19.74	20.29	22.04	22.21	29.04	27.84	26.96
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.91	1.15	1.04	0.90	0.81	-0.11	0.57	0.53	0.63
PRODUCTIVIDAD									
Número de Empleados	95.00	94.00	96.00	97.00	101.00	98.00	104.00	103.00	107.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00
Préstamos / Empleados	6,096.62	5,647.19	6,552.15	7,117.92	6,483.22	6,420.56	5,826.22	5,921.31	5,899.06
Depósitos Totales / Empleados	7,350.85	7,986.85	9,134.49	9,181.56	8,506.76	8,306.67	8,343.58	8,466.80	9,081.48
Utilidad Neta / Empleados	130.30	28.84	104.50	145.58	173.82	38.49	70.27	103.58	133.92
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	36.40	35.29	38.28	30.35	18.15	6.99	-2.16	-2.13	9.16
Préstamos (%)	36.42	27.88	33.57	30.24	13.06	18.53	-3.67	-11.67	-3.61
Locales (%)	27.77	17.59	24.97	23.86	14.56	23.49	-0.61	-7.73	-1.61
Extranjeros (%)	156.20	173.33	124.35	95.60	2.71	-11.61	-21.68	-37.21	-18.96
Depósitos (%)	36.52	38.12	40.47	39.62	23.03	8.43	-1.05	-2.08	13.10
Locales (%)	35.33	38.03	34.74	34.04	17.60	2.35	-5.00	-2.40	14.40
Extranjeros (%)	43.41	38.66	78.46	70.72	52.66	43.15	18.75	-0.66	7.64
Patrimonio (%)	16.99	13.54	17.51	21.45	21.06	22.54	7.57	11.91	16.16
Utilidad Neta (%)	15.04	-9.57	85.28	62.63	41.82	39.16	-27.16	-24.45	-18.38
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	581,590.64	531,311.24	629,966.09	692,151.63	656,570.61	632,673.39	610,212.03	613,856.95	636,183.25
Mencion Especial	1,435.83	1,702.16	1,043.38	778.48	741.38	1,015.01	688.70	1,550.59	1,082.96
Subnormal	1,510.15	3,443.33	3,468.46	3,492.92	2,214.99	1,146.93	803.57	369.56	372.01
Dudoso	79.57	87.50	489.66	489.03	2,262.92	2,264.29	1,238.23	1,649.15	1,642.76
Irrecuperable	17.28	17.28	35.68	32.57	32.05	31.24	0.00	29.04	29.04
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.33	8.33	8.14	7.07	7.57	8.00	8.14	8.13	8.00
Resto del País	9.05	9.91	9.23	9.10	8.25	8.44	8.50	8.57	8.71
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	7.50	7.00	7.33	7.33	8.00	8.00	7.75	7.67	7.67
Prestamo Personal Auto	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Prestamo Personal	10.07	10.08	10.07	9.62	9.42	9.10	8.22	8.44	8.75
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	6.10	5.80	5.54	5.33	5.19	5.22	5.40	5.47	5.27
Persona Juridica	5.95	5.56	5.23	5.05	5.06	5.09	5.31	5.42	5.24