

ALLBANK CORP.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	174,449.38	184,632.66	204,255.77	206,868.74	227,284.96	229,315.31	227,779.40	226,553.53	0.00
ACTIVOS LIQUIDOS	79,049.56	65,117.21	60,939.07	66,494.88	61,413.66	66,718.71	44,499.50	51,111.87	0.00
TOTAL DE PRESTAMOS	79,720.72	81,951.98	93,252.61	98,191.14	104,167.75	102,098.91	103,056.00	91,189.83	0.00
LOCALES	64,027.03	64,228.04	70,688.71	73,560.89	71,741.74	70,871.76	70,913.33	71,004.61	0.00
EXTRANJEROS	15,693.68	17,723.94	22,563.91	24,630.24	32,426.02	31,227.15	32,142.67	20,185.22	0.00
TOTAL DE INVERSIONES	11,464.17	32,956.72	45,156.28	36,595.00	55,163.97	54,551.57	75,456.10	80,336.35	0.00
TOTAL DE DEPOSITOS	154,761.52	165,288.74	179,322.22	181,425.89	197,019.84	194,371.68	193,209.33	190,127.42	0.00
LOCALES	64,776.88	65,085.88	77,073.06	77,592.37	78,301.79	89,552.71	95,448.01	94,426.66	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	64,776.88	65,085.88	77,073.06	77,592.37	78,301.79	89,552.71	95,448.01	94,426.66	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	89,984.65	100,202.86	102,249.16	103,833.52	118,718.06	104,818.97	97,761.32	95,700.76	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	88,581.99	100,118.74	102,050.10	103,787.54	117,863.33	104,731.94	97,670.50	94,447.50	0.00
DEPOSITOS DE BANCOS	1,402.65	84.12	199.07	45.99	854.72	87.03	90.82	1,253.26	0.00
PATRIMONIO TOTAL	12,441.37	16,038.57	18,176.81	21,495.19	23,396.53	22,140.02	25,744.88	27,250.93	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	150,025.87	152,994.36	167,359.36	172,898.42	200,867.17	206,973.99	216,017.59	216,711.14	0.00
ACTIVOS GENERADORES DE INGRESOS	84,740.52	97,152.83	110,852.40	111,773.72	125,258.30	135,779.59	158,460.49	153,156.16	0.00
TOTAL DE PRESTAMOS	74,412.26	76,027.05	83,108.56	88,322.79	91,944.23	92,025.44	98,154.30	94,690.48	0.00
TOTAL DE INVERSIONES	10,328.26	21,125.78	27,743.84	23,450.93	33,314.07	43,754.15	60,306.19	58,465.67	0.00
PATRIMONIO TOTAL	12,250.86	14,172.08	15,091.72	16,806.07	17,918.95	19,089.30	21,960.85	24,373.06	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,599.81	2,059.80	4,464.29	7,081.22	9,867.49	2,786.64	5,503.84	8,239.72	0.00
EGRESOS DE OPERACIONES	3,563.81	1,262.68	2,638.85	4,213.49	5,833.28	1,593.79	3,035.04	4,449.64	0.00
INGRESO NETO DE INTERESES	3,036.00	797.12	1,825.44	2,867.72	4,034.21	1,192.86	2,468.79	3,790.08	0.00
OTROS INGRESOS	1,776.02	483.78	1,503.34	2,211.01	3,158.76	1,199.33	2,610.27	4,245.85	0.00

INGRESO DE OPERACIONES	4,812.01	1,280.89	3,328.77	5,078.74	7,192.97	2,392.19	5,079.07	8,035.92	0.00
EGRESOS GENERALES	6,577.81	1,427.57	2,965.19	4,542.78	9,172.08	1,790.32	3,652.81	5,844.42	0.00
UTILIDAD ANTES DE PROVISIONES	(1,765.80)	(146.68)	363.58	535.96	(1,979.10)	601.87	1,426.26	2,191.50	0.00
UTILIDAD DEL PERIODO	(3,583.57)	(296.60)	(161.77)	(1,288.38)	(5,249.77)	599.98	1,339.00	2,354.01	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,300.10	1,198.77	1,954.17	4,863.35	8,127.84	6,726.64	7,379.64	10,132.28	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,187.82	1,237.74	1,593.92	2,869.00	4,071.00	5,210.90	5,335.53	4,832.76	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.63	1.46	2.10	4.95	7.80	6.59	7.16	11.11	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	91.36	103.25	81.57	58.99	50.09	77.47	72.30	47.70	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.49	1.51	1.71	2.92	3.91	5.10	5.18	5.30	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.13	8.69	8.90	10.39	10.29	9.65	11.30	12.03	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.64	13.96	13.13	15.95	14.68	14.13	14.42	15.89	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.61	19.57	19.49	21.89	22.46	21.68	24.98	29.88	0.00
INDICE DE ADECUACION DE CAPITAL	9.97	11.84	11.93	12.09	11.34	10.44	15.34	15.50	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	51.08	39.40	33.98	36.65	31.17	34.33	23.03	26.88	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	45.31	35.27	29.83	32.14	27.02	29.09	19.54	22.56	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	58.49	59.33	59.16	56.82	59.17	62.39	62.09	69.14	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.23)	(1.22)	(0.29)	(1.54)	(4.19)	1.77	1.69	2.05	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.39)	(0.78)	(0.19)	(0.99)	(2.61)	1.16	1.24	1.45	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(29.25)	(8.37)	(2.14)	(10.22)	(29.30)	12.57	12.19	12.88	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.79	8.48	8.05	8.45	7.88	8.21	6.95	7.17	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.21	5.20	4.76	5.03	4.66	4.70	3.83	3.87	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.58	3.28	3.29	3.42	3.22	3.51	3.12	3.30	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	136.70	111.45	89.08	89.45	127.51	74.84	71.92	72.73	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	1.99	2.71	2.64	2.52	3.53	3.29	3.70	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	49.00	52.00	56.00	57.00	55.00	63.00	62.00	60.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	1,626.95	1,576.00	1,665.23	1,722.65	1,893.96	1,620.62	1,662.19	1,519.83	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,158.40	3,178.63	3,202.18	3,182.91	3,582.18	3,085.26	3,116.28	3,168.79	0.00
UTILIDAD NETA / EMPLEADOS	(73.13)	(5.70)	(2.89)	(22.60)	(95.45)	9.52	21.60	39.23	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	38.89	52.14	56.56	48.90	30.29	24.20	11.52	9.52	0.00
PRESTAMOS (%)	15.36	16.90	27.81	25.16	30.67	24.58	10.51	(7.13)	0.00
LOCALES (%)	9.52	12.90	17.64	16.26	12.05	10.34	0.32	(3.48)	0.00
EXTRANJEROS (%)	47.44	34.16	75.23	62.24	106.62	76.19	42.45	(18.05)	0.00
DEPOSITOS (%)	39.00	55.65	63.11	48.77	27.31	17.60	7.74	4.80	0.00

LOCALES (%)	27.38	31.05	36.05	44.97	20.88	37.59	23.84	21.70	0.00
EXTRANJEROS (%)	48.76	77.27	91.88	51.74	31.93	4.61	(4.39)	(7.83)	0.00
PATRIMONIO (%)	3.16	30.34	51.39	77.40	88.05	38.04	41.64	26.78	0.00
UTILIDAD NETA (%)	3.77	(80.95)	(93.52)	(55.44)	46.50	(302.28)	(927.71)	(282.71)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	73,226.10	75,275.09	86,730.34	76,805.81	77,086.17	81,468.99	78,469.40	64,538.16	0.00
MENCION ESPECIAL	4,281.38	4,606.01	4,490.28	12,674.50	13,455.96	9,747.60	11,939.28	5,191.19	0.00
SUBNORMAL	1,698.30	1,508.46	1,650.64	8,553.83	11,635.79	9,262.96	10,273.02	19,381.08	0.00
DUDOSO	230.47	252.02	60.61	1,083.83	4,161.85	2,458.05	1,850.02	1,215.98	0.00
IRRECUPERABLE	1,472.28	1,548.14	1,914.68	1,942.16	1,898.98	4,372.22	5,859.81	5,696.18	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.82	6.84	6.84	6.59	6.89	6.64	6.72	6.70	0.00
AL POR MENOR	7.50	7.13	7.13	7.21	7.55	7.50	7.60	7.56	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.65	6.61	6.75	6.73	6.70	6.67	6.66	6.63	0.00
PRESTAMO PERSONAL AUTO	7.31	7.21	7.20	7.20	7.18	7.21	7.24	7.23	0.00
PRESTAMO PERSONAL	7.95	8.06	8.32	8.54	8.31	8.23	8.31	8.34	0.00
TARJETA DE CREDITO	15.80	15.81	15.47	15.39	15.28	15.51	16.91	16.92	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.88	3.95	3.98	4.15	4.22	4.33	4.35	4.39	0.00
PERSONA JURIDICA	3.61	3.66	3.60	3.62	3.74	3.80	3.76	3.68	0.00