



Banco Aliado, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	27,646,248.76	47.79	57,850,851.26	58,198,434.51	53,798,579.82	60,786,551.32	62,723,421.69	58,311,688.83	64,185,246.51	48,339,309.19	53,617,189.98	44,859,036.18	42,168,849.76	45,062,835.13	85,497,100.02
Depositos Locales en Bancos	16,177,253.55	36.58	44,225,078.96	53,221,430.82	46,897,778.62	51,018,345.75	47,544,152.25	51,707,410.75	47,209,487.43	41,120,142.10	41,388,669.48	41,121,863.47	33,974,009.15	39,969,067.74	60,402,332.51
A la Vista	2,325,454.90	34.02	6,836,358.77	3,635,014.19	2,112,778.62	3,264,624.89	4,592,068.34	2,893,591.96	2,169,886.69	4,255,158.22	4,745,468.23	5,037,814.50	3,720,698.83	4,469,871.95	9,161,813.67
A Plazo	13,851,798.65	37.05	37,388,720.19	49,586,416.63	44,785,000.00	47,753,720.86	42,952,083.91	48,813,818.79	45,039,600.74	36,864,983.88	36,643,201.25	36,084,048.97	30,253,310.32	35,499,195.79	51,240,518.84
Depositos Extranjeros en Bancos	11,596,832.99	93.03	12,465,585.37	4,144,164.55	6,003,155.35	8,468,309.26	14,428,006.96	5,740,345.65	16,379,391.91	6,301,169.47	11,298,531.42	2,902,690.14	7,184,766.60	4,188,489.99	24,062,418.36
A la Vista	1,596,832.99	12.81	12,465,585.37	4,144,164.55	2,003,100.91	4,268,309.26	4,528,006.96	3,738,847.92	4,029,391.91	4,301,169.47	5,796,036.62	2,902,690.14	5,184,668.27	4,188,489.99	14,062,418.36
A Plazo	10,000,000.00	0.00	0.00	0.00	4,000,054.44	4,200,000.00	9,900,000.00	2,001,497.73	12,350,000.00	2,000,000.00	5,502,494.80	0.00	2,000,098.33	0.00	10,000,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	-127,837.78	-11.02	1,160,186.93	832,839.14	897,645.85	1,299,896.31	751,262.48	863,932.43	596,367.17	917,997.62	929,989.08	834,482.57	1,010,074.01	905,277.40	1,032,349.15
CARTERA CREDITICIA	64,030,237.52	50.73	126,214,601.75	123,927,662.16	123,050,024.95	145,199,045.86	148,164,451.80	157,261,116.86	172,645,578.43	178,511,318.02	179,564,752.14	191,522,327.16	202,165,086.01	210,530,537.61	190,244,839.27
Locales	60,045,737.38	53.65	111,928,641.09	111,120,747.35	109,188,857.35	133,742,974.03	139,044,524.93	144,514,157.55	155,357,848.88	158,832,687.91	165,323,254.66	173,236,757.54	183,925,953.31	190,942,252.06	171,974,378.47
Extranjero	3,738,991.78	21.80	17,148,761.06	15,749,715.21	16,863,968.00	14,518,872.23	12,242,727.27	15,929,759.71	19,545,021.59	21,995,922.15	16,618,789.52	20,722,861.66	20,736,424.74	22,145,577.59	20,887,752.84
Menos Provisiones	-245,508.36	-8.58	2,862,800.40	2,942,800.40	3,002,800.40	3,062,800.40	3,122,800.40	3,182,800.40	2,257,292.04	2,317,292.04	2,377,292.04	2,437,292.04	2,497,292.04	2,557,292.04	2,617,292.04
Locales	-245,508.36	-8.58	2,862,800.40	2,942,800.40	3,002,800.40	3,062,800.40	3,122,800.40	3,182,800.40	2,257,292.04	2,317,292.04	2,377,292.04	2,437,292.04	2,497,292.04	2,557,292.04	2,617,292.04
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	-28,153,890.43	-26.80	105,054,279.79	106,371,557.36	115,993,057.57	93,752,157.20	100,495,254.83	99,402,623.49	100,082,624.40	99,644,347.01	96,373,116.99	91,387,014.17	87,888,147.16	83,383,820.56	76,900,389.36
Locales	-32,873,770.09	-67.14	48,963,479.11	49,478,612.20	49,802,467.18	25,484,288.85	23,272,947.18	17,332,768.38	18,038,662.59	17,998,710.93	17,123,972.98	18,683,036.37	17,277,729.06	16,471,097.92	16,089,709.02
Extranjero	4,939,879.66	8.81	56,090,800.68	56,892,945.16	66,210,590.39	68,307,868.35	77,282,307.65	82,149,855.11	82,143,961.81	81,765,636.08	79,389,144.01	72,863,977.80	70,790,418.10	67,112,722.64	61,030,680.34
Menos Provisiones	220,000.00	0.00	0.00	0.00	20,000.00	40,000.00	60,000.00	80,000.00	100,000.00	120,000.00	140,000.00	160,000.00	180,000.00	200,000.00	220,000.00
Locales	220,000.00	0.00	0.00	0.00	20,000.00	40,000.00	60,000.00	80,000.00	100,000.00	120,000.00	140,000.00	160,000.00	180,000.00	200,000.00	220,000.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	5,529,006.52	99.27	5,569,686.85	5,579,617.31	5,487,609.19	5,814,279.46	5,809,291.51	9,887,427.50	9,957,493.02	10,133,849.95	9,912,542.97	10,915,535.69	11,533,080.97	11,748,368.34	11,098,693.37
Locales	5,496,613.26	120.22	4,572,222.92	4,647,490.64	4,571,277.35	4,983,876.56	4,948,720.53	8,877,625.66	8,792,762.57	8,955,236.98	8,886,968.67	9,935,085.04	10,521,100.10	10,755,265.16	10,068,836.18
Extranjero	32,393.26	3.25	997,463.93	932,126.67	916,331.84	830,402.90	860,570.98	1,009,801.84	1,164,730.45	1,178,612.97	1,025,574.30	980,450.65	1,011,980.87	993,103.18	1,029,857.19
TOTAL DE ACTIVOS	69,051,602.37	23.43	294,689,419.65	294,077,271.34	298,329,271.53	305,552,033.84	317,192,419.83	324,862,856.68	346,870,942.36	336,628,824.17	339,467,602.08	338,683,913.20	343,755,163.90	350,725,561.64	363,741,022.02
DEPOSITOS	43,016,643.33	16.64	258,587,392.18	257,849,418.79	263,014,039.15	267,808,983.07	278,439,503.25	287,168,496.06	308,241,341.75	297,518,395.56	292,128,598.91	289,487,111.05	289,877,094.54	290,587,506.84	301,604,035.51
Locales	34,816,823.30	16.08	216,560,953.04	210,081,345.44	214,111,940.58	219,355,854.33	230,711,764.33	239,259,588.63	259,314,348.83	248,420,869.94	240,565,407.47	238,469,556.21	237,588,854.87	237,609,117.05	251,377,776.34
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	29,118,502.12	14.36	202,840,020.53	200,162,288.06	205,002,455.15	210,561,247.25	219,946,622.14	225,301,050.34	240,811,970.79	231,758,402.64	221,312,528.98	223,887,718.71	222,987,442.00	221,677,367.82	231,958,522.65
A la Vista	-1,275,828.88	-4.54	28,119,970.65	16,229,968.12	17,908,619.32	21,182,450.13	23,579,227.54	15,718,207.95	21,730,068.54	18,356,444.04	22,080,942.11	17,329,986.83	16,345,087.77	15,056,014.84	26,844,141.77
A Plazo	29,882,954.11	17.52	170,563,323.87	177,603,362.64	181,148,819.20	184,076,773.39	189,489,141.22	202,097,686.69	213,895,278.88	207,794,150.94	194,074,873.25	201,575,616.78	201,577,387.04	201,599,167.53	200,446,277.98
De Ahorros	511,376.89	12.30	4,156,726.01	6,328,957.30	5,945,016.63	5,302,023.73	6,878,253.38	7,485,155.70	5,186,623.37	5,607,807.66	5,156,713.62	4,982,115.10	5,064,967.19	5,022,185.45	4,668,102.90
De Bancos	5,698,321.18	41.53	13,720,932.51	9,919,057.38	9,109,485.43	8,794,607.08	10,765,142.19	13,958,538.29	18,502,378.04	16,662,467.30	19,252,878.49	14,581,837.50	14,601,412.87	15,931,749.23	19,419,253.69
A la Vista	1,501,577.26	46.67	3,217,676.43	2,419,057.38	1,609,485.43	1,294,607.08	2,265,142.19	4,458,538.29	2,002,031.69	3,660,244.17	3,752,878.49	3,081,837.50	3,099,625.16	3,430,944.23	4,719,253.69
A Plazo	4,196,743.92	39.96	10,503,256.08	7,500,000.00	7,500,000.00	7,500,000.00	8,500,000.00	9,500,000.00	16,500,346.35	13,002,223.13	15,500,000.00	11,500,000.00	11,501,787.71	12,500,805.00	14,700,000.00
Extranjero	8,199,820.03	19.51	42,026,439.14	47,768,073.35	48,902,098.57	48,453,128.74	47,727,738.92	47,908,907.43	48,926,992.92	49,097,525.62	51,563,191.44	51,017,554.84	52,288,239.67	52,978,389.79	50,226,259.17
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	6,749,515.25	23.75	28,418,822.23	33,086,689.06	32,653,627.68	32,993,734.82	32,469,757.50	32,833,781.03	33,506,595.77	35,105,328.34	37,751,805.82	38,248,802.63	38,475,753.62	39,284,638.25	35,168,337.48



Banco Aliado, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	453,864.43	31.35	1,447,720.93	1,154,632.14	1,183,669.12	1,246,010.42	1,512,303.38	1,192,650.30	1,526,475.48	1,034,343.44	1,159,585.16	1,961,807.04	1,731,683.91	984,901.04	1,901,585.36
A Plazo	6,986,657.08	28.16	24,812,087.07	29,754,824.40	29,343,943.81	29,614,523.72	28,817,727.07	29,479,430.11	29,814,587.13	31,642,208.12	34,310,910.74	34,078,904.28	34,540,963.80	36,066,244.40	31,798,744.15
De Ahorro	-691,006.26	-32.01	2,159,014.23	2,177,232.52	2,126,014.75	2,133,200.68	2,139,727.05	2,161,700.62	2,165,533.16	2,428,776.78	2,281,309.92	2,208,091.31	2,203,105.91	2,233,492.81	1,468,007.97
De Bancos	1,450,304.78	10.66	13,607,616.91	14,681,384.29	16,248,470.89	15,459,393.92	15,257,981.42	15,075,126.40	15,420,397.15	13,992,197.28	13,811,385.62	12,768,752.21	13,812,486.05	13,693,751.54	15,057,921.69
A la Vista	120,069.23	20.75	578,611.69	445,416.46	440,232.65	570,888.41	409,142.76	839,514.26	720,999.97	272,096.17	247,235.77	366,897.52	696,980.47	350,247.97	698,680.92
A Plazo	1,330,235.55	10.21	13,029,005.22	14,235,967.83	15,808,238.24	14,888,505.51	14,848,838.66	14,235,612.14	14,699,397.18	13,720,101.11	13,564,149.85	12,401,854.69	13,115,505.58	13,343,503.57	14,359,240.77
OBLIGACIONES	19,500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,000,000.00	8,000,000.00	11,000,000.00	18,000,000.00	19,500,000.00
Locales	4,500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	4,500,000.00
Extranjero	15,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000,000.00	5,000,000.00	8,000,000.00	15,000,000.00	15,000,000.00
OTROS PASIVOS	1,139,831.56	18.02	6,325,904.04	6,205,692.84	5,240,885.36	6,752,627.16	7,594,680.71	6,887,960.79	6,843,475.76	6,667,750.41	8,206,986.33	7,472,604.39	8,672,391.50	7,354,558.87	7,465,735.60
Locales	1,079,561.79	17.99	6,000,684.48	5,830,571.68	4,813,413.99	6,306,307.22	7,078,272.18	6,309,484.12	6,410,688.00	6,208,133.17	7,779,962.72	7,068,614.12	8,248,066.05	6,834,344.94	7,080,246.27
Extranjero	60,269.77	18.53	325,219.56	375,121.16	427,471.37	446,319.94	516,408.53	578,476.67	432,787.76	459,617.24	427,023.61	403,990.27	424,325.45	520,213.93	385,489.33
PATRIMONIO	5,395,127.48	18.12	29,776,123.43	30,022,159.71	30,074,347.02	30,990,423.43	31,158,235.87	30,806,399.83	31,786,124.40	32,442,678.20	33,132,016.84	33,724,197.76	34,205,677.86	34,783,495.93	35,171,250.91
Capital	0.00	0.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00	25,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	477,298.15	-23.15	-2,061,863.25	-2,095,103.77	-2,186,524.80	-1,568,254.62	-1,718,395.30	-1,966,265.11	-1,817,468.73	-1,535,801.17	-1,175,236.51	-1,473,555.62	-1,494,122.16	-1,280,988.33	-1,584,565.10
Utilidad de Periodos Anteriores	3,120,888.13	56.92	5,482,705.00	5,482,705.00	5,482,705.00	5,482,705.00	5,482,705.00	5,087,578.46	5,482,705.00	8,639,413.82	8,539,858.83	8,603,593.13	8,603,593.13	8,603,593.13	8,603,593.13
Utilidad de Periodo	1,796,941.20	132.59	1,355,281.68	1,634,558.48	1,778,166.82	2,075,973.05	2,393,926.17	2,685,086.48	3,120,888.13	339,065.55	767,394.52	1,594,160.25	2,096,206.89	2,460,891.13	3,152,222.88
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	69,051,602.37	23.43	294,689,419.65	294,077,271.34	298,329,271.53	305,552,033.66	317,192,419.83	324,862,856.68	346,870,941.91	336,628,824.17	339,467,602.08	338,683,913.20	343,755,163.90	350,725,561.64	363,741,022.02