



**Banco Aliado, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-6,049,450.57	-7.08	85,497,100.02	70,371,343.78	62,892,847.23	56,304,829.78	32,851,301.27	37,097,228.93	50,714,836.01	43,299,203.84	44,312,047.04	59,822,815.20	44,070,999.88	46,663,335.56	79,447,649.45
Depositos Locales en Bancos	57,034.52	0.09	60,402,332.51	57,389,466.76	49,071,444.65	47,324,254.44	28,087,311.69	29,102,799.31	36,590,440.28	34,214,514.63	34,207,854.02	43,996,052.35	32,970,120.66	35,487,670.89	60,459,367.03
A la Vista	5,433,669.73	59.31	9,161,813.67	7,232,898.52	5,216,551.68	7,718,201.33	2,670,911.17	1,886,738.12	3,690,440.28	4,582,174.76	2,790,770.02	4,199,391.84	5,433,954.56	5,359,612.50	14,595,483.40
A Plazo	-5,376,635.21	-10.49	51,240,518.84	50,156,568.24	43,854,892.97	39,606,053.11	25,416,400.52	27,216,061.19	32,900,000.00	29,632,339.87	31,417,084.00	39,796,660.51	27,536,166.10	30,128,058.39	45,863,883.63
Depositos Extranjeros en Bancos	-6,292,302.89	-26.15	24,062,418.36	11,850,983.99	13,086,577.99	8,020,229.23	3,829,916.17	6,542,243.81	13,210,176.23	7,606,027.45	9,124,446.66	14,623,742.37	9,700,695.42	10,115,329.93	17,770,115.47
A la Vista	-5,442,302.89	-38.70	14,062,418.36	4,350,983.99	4,286,577.99	6,520,229.23	3,829,916.17	6,542,243.81	3,610,176.23	4,606,027.45	5,674,446.66	6,473,742.37	5,550,695.42	6,115,329.93	8,620,115.47
A Plazo	-850,000.00	-8.50	10,000,000.00	7,500,000.00	8,800,000.00	1,500,000.00	0.00	0.00	9,600,000.00	3,000,000.00	3,450,000.00	8,150,000.00	4,150,000.00	4,000,000.00	9,150,000.00
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	185,817.80	18.00	1,032,349.15	1,130,893.03	734,824.59	960,346.11	934,073.41	1,452,185.81	914,219.50	1,478,661.76	979,746.36	1,203,020.48	1,400,183.80	1,060,334.74	1,218,166.95
<b>CARTERA CREDITICIA</b>	124,914,668.00	65.66	190,244,839.27	190,893,213.92	197,649,519.19	201,747,363.31	219,864,030.37	233,347,323.02	250,899,955.75	263,386,697.07	278,892,125.74	296,645,634.15	316,856,092.94	327,880,894.29	315,159,507.27
Locales	128,144,693.02	74.51	171,974,378.47	172,552,490.94	180,060,992.40	187,409,202.31	204,799,809.88	221,020,759.07	232,022,347.84	245,191,068.06	260,619,262.40	280,733,844.49	301,558,326.55	314,562,897.63	300,119,071.49
Extranjero	-2,535,012.57	-12.14	20,887,752.84	21,019,332.08	20,327,135.89	17,136,770.10	17,921,512.53	15,243,855.99	21,379,653.40	20,777,674.50	20,934,908.83	18,613,835.15	18,499,811.88	16,630,301.15	18,352,740.27
Menos Provisiones	695,012.45	26.55	2,617,292.04	2,678,609.10	2,738,609.10	2,798,609.10	2,857,292.04	2,917,292.04	2,502,045.49	2,582,045.49	2,662,045.49	2,702,045.49	3,202,045.49	3,312,304.49	3,312,304.49
Locales	695,012.45	26.55	2,617,292.04	2,678,609.10	2,738,609.10	2,798,609.10	2,857,292.04	2,917,292.04	2,502,045.49	2,582,045.49	2,662,045.49	2,702,045.49	3,202,045.49	3,312,304.49	3,312,304.49
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
<b>INVERSIONES EN VALORES</b>	-6,458,529.98	-8.40	76,900,389.36	84,924,176.69	86,924,697.52	101,826,461.98	104,069,052.41	104,595,388.69	86,676,595.60	85,168,831.61	82,724,613.25	64,598,413.10	71,266,273.15	66,395,697.36	70,441,859.38
Locales	-481,972.54	-3.00	16,089,709.02	14,903,253.14	15,553,569.37	15,577,347.53	15,812,450.02	15,810,299.35	13,957,151.63	11,943,931.95	11,424,721.27	11,156,174.56	14,123,182.05	14,104,682.74	15,607,736.48
Extranjero	-6,196,557.44	-10.15	61,030,680.34	70,260,923.55	71,631,128.15	86,249,114.45	88,256,602.39	88,785,089.34	72,719,443.97	73,224,899.66	71,299,891.98	53,442,238.54	57,143,091.10	52,291,014.62	54,834,122.90
Menos Provisiones	-220,000.00	-100.00	220,000.00	240,000.00	260,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	-220,000.00	-100.00	220,000.00	240,000.00	260,000.00	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
<b>OTROS ACTIVOS</b>	1,246,536.64	11.23	11,098,693.37	11,552,404.56	12,120,534.47	11,902,714.49	12,676,220.14	12,267,092.73	11,839,530.08	12,154,634.46	11,758,564.20	11,165,763.66	11,173,990.49	11,285,882.58	12,345,230.01
Locales	1,283,090.07	12.74	10,068,836.18	10,343,211.87	10,906,134.69	10,570,904.71	11,377,391.51	10,899,956.97	10,507,771.87	10,764,560.36	10,297,083.40	10,291,472.15	10,261,348.18	10,438,581.72	11,351,926.25
Extranjero	-36,553.43	-3.55	1,029,857.19	1,209,192.69	1,214,399.78	1,331,809.78	1,298,828.63	1,367,135.76	1,331,758.21	1,390,074.10	1,461,480.80	874,291.51	912,642.31	847,300.86	993,303.76
<b>TOTAL DE ACTIVOS</b>	113,653,224.09	31.25	363,741,022.02	357,741,138.95	359,587,598.41	371,781,369.56	369,460,604.19	387,307,033.37	400,130,917.44	404,009,366.98	417,687,350.23	432,232,626.11	443,367,356.46	452,225,809.79	477,394,246.11
<b>DEPOSITOS</b>	70,192,689.15	23.27	301,604,035.51	294,780,283.03	296,644,513.25	305,497,762.38	304,518,630.87	324,508,677.71	329,431,286.53	330,330,771.88	334,475,252.41	345,516,418.81	350,754,303.96	356,225,274.60	371,796,724.66
Locales	70,146,147.79	27.90	251,377,776.34	246,842,833.68	248,132,890.25	253,589,851.77	254,131,370.60	275,029,195.79	279,843,804.25	282,068,680.45	281,609,480.00	293,636,264.71	297,362,204.19	301,170,457.61	321,523,924.13
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	56,139,428.46	24.20	231,958,522.65	235,478,432.14	237,479,607.31	237,519,512.28	239,560,695.83	254,622,788.23	251,649,786.56	262,217,517.12	261,693,308.79	270,465,414.91	273,245,699.15	275,792,002.15	288,097,951.11
A la Vista	4,003,656.51	14.91	26,844,141.77	19,981,466.97	20,876,029.53	22,011,132.19	14,296,329.14	17,578,443.09	17,119,536.28	18,625,954.88	19,934,104.74	23,470,416.21	22,199,424.14	21,168,018.91	30,847,798.28
A Plazo	52,335,407.16	26.11	200,446,277.98	210,570,208.64	212,684,356.47	209,812,969.46	221,021,869.55	233,609,703.75	230,685,969.18	238,462,599.81	237,704,439.04	243,203,195.25	246,898,440.97	250,482,623.18	252,781,685.14
De Ahorros	-199,635.21	-4.28	4,668,102.90	4,926,756.53	3,919,221.31	5,695,410.63	4,242,497.14	3,434,641.39	3,844,281.10	5,128,962.43	4,054,765.01	3,791,803.45	4,147,834.04	4,141,360.06	4,468,467.69
De Bancos	14,006,719.33	72.13	19,419,253.69	11,364,401.54	10,653,282.94	16,070,339.49	14,570,674.77	20,406,407.56	28,194,017.69	19,851,163.33	19,916,171.21	23,170,849.80	24,116,505.04	25,378,455.46	33,425,973.02
A la Vista	-1,120,637.46	-23.75	4,719,253.69	2,864,401.54	3,153,282.94	3,570,339.49	3,526,735.20	4,907,054.15	4,506,119.05	3,156,759.67	4,206,475.70	4,394,832.40	3,787,646.96	4,086,909.84	3,598,616.23
A Plazo	15,127,356.79	102.91	14,700,000.00	8,500,000.00	7,500,000.00	12,500,000.00	11,043,939.57	15,499,353.41	23,687,898.64	16,694,403.66	15,709,695.51	18,776,017.40	20,328,858.08	21,291,545.62	29,827,356.79
Extranjero	46,541.36	0.09	50,226,259.17	47,937,449.35	48,511,623.00	51,907,910.61	50,387,260.27	49,479,481.92	49,587,482.28	48,262,091.43	52,865,772.41	51,880,154.10	53,392,099.77	55,054,816.99	50,272,800.53
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	-3,934,365.50	-11.19	35,168,337.48	34,478,739.23	34,890,061.22	35,250,908.02	34,926,834.69	34,192,709.51	33,627,865.43	33,434,101.42	33,890,574.40	32,807,089.91	32,628,004.49	34,453,316.50	31,233,971.98



**Banco Aliado, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-400,811.89	-21.08	1,901,585.36	1,909,321.33	1,963,888.97	1,333,644.96	1,775,832.88	2,378,663.15	2,560,357.90	2,468,607.81	2,394,019.47	1,322,375.08	1,484,318.59	3,046,207.49	1,500,773.47
A Plazo	-2,337,531.69	-7.35	31,798,744.15	31,268,346.91	31,758,947.99	32,741,323.88	31,967,694.29	30,547,481.67	30,807,955.60	30,734,006.28	31,262,071.04	31,244,311.18	30,883,808.98	31,146,233.25	29,461,212.46
De Ahorro	-1,196,021.92	-81.47	1,468,007.97	1,301,070.99	1,167,224.26	1,175,939.18	1,183,307.52	1,266,564.69	259,551.93	231,487.33	234,483.89	240,403.65	259,876.92	260,875.76	271,986.05
De Bancos	3,980,906.86	26.44	15,057,921.69	13,458,710.12	13,621,561.78	16,657,002.59	15,460,425.58	15,286,772.41	15,959,616.85	14,827,990.01	18,975,198.01	19,073,064.19	20,764,095.28	20,601,500.49	19,038,828.55
A la Vista	621,284.68	88.92	698,680.92	1,860,329.33	681,203.06	569,534.27	575,087.95	1,046,144.12	1,954,689.57	1,583,153.21	2,490,419.60	1,236,542.47	1,996,150.98	1,116,592.10	1,319,965.60
A Plazo	3,359,622.18	23.40	14,359,240.77	11,598,380.79	12,940,358.72	16,087,468.32	14,885,337.63	14,240,628.29	14,004,927.28	13,244,836.80	16,484,778.41	17,836,521.72	18,767,944.30	19,484,908.39	17,718,862.95
<b>OBLIGACIONES</b>	<b>35,875,413.94</b>	<b>183.98</b>	<b>19,500,000.00</b>	<b>17,550,150.30</b>	<b>17,500,000.00</b>	<b>22,500,000.00</b>	<b>19,500,000.00</b>	<b>17,000,000.00</b>	<b>22,658,647.76</b>	<b>26,153,354.21</b>	<b>34,680,193.19</b>	<b>37,603,126.54</b>	<b>44,592,746.94</b>	<b>46,269,879.09</b>	<b>55,375,413.94</b>
Locales	19,403,995.66	431.20	4,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00	500,000.00	0.00	1,500,000.00	4,000,000.00	12,629,000.00	13,160,000.00	19,360,000.00	19,574,995.66	23,903,995.66
Extranjero	16,471,418.28	109.81	15,000,000.00	15,050,150.30	15,000,000.00	20,000,000.00	19,000,000.00	17,000,000.00	21,158,647.76	22,153,354.21	22,051,193.19	24,443,126.54	25,232,746.94	26,694,883.43	31,471,418.28
<b>OTROS PASIVOS</b>	<b>912,534.79</b>	<b>12.22</b>	<b>7,465,735.60</b>	<b>9,780,244.55</b>	<b>9,331,377.06</b>	<b>8,434,600.62</b>	<b>9,056,487.12</b>	<b>8,622,889.59</b>	<b>10,427,417.06</b>	<b>9,445,272.40</b>	<b>9,930,263.82</b>	<b>9,865,036.17</b>	<b>8,805,709.77</b>	<b>10,098,458.88</b>	<b>8,378,270.39</b>
Locales	816,851.39	11.54	7,080,246.27	9,371,140.81	8,880,144.57	8,053,335.35	8,654,075.59	8,244,165.67	10,041,071.52	8,970,357.05	9,556,683.81	9,388,167.39	8,267,306.43	9,520,858.21	7,897,097.66
Extranjero	95,683.40	24.82	385,489.33	409,103.74	451,232.49	381,265.27	402,411.53	378,723.92	386,345.54	474,915.35	373,580.01	476,868.78	538,403.34	577,600.67	481,172.73
<b>PATRIMONIO</b>	<b>6,672,586.21</b>	<b>18.97</b>	<b>35,171,250.91</b>	<b>35,630,461.07</b>	<b>36,111,708.10</b>	<b>35,349,006.56</b>	<b>36,385,486.20</b>	<b>37,175,466.07</b>	<b>37,613,566.09</b>	<b>38,079,968.49</b>	<b>38,601,640.81</b>	<b>39,248,044.59</b>	<b>39,214,595.79</b>	<b>39,632,197.22</b>	<b>41,843,837.12</b>
Capital	10,000,000.00	40.00	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	35,000,000.00
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	-474,720.91	29.96	-1,584,565.10	-1,565,598.71	-1,497,396.67	-2,679,354.34	-2,057,793.14	-1,677,114.25	-1,365,971.01	-1,543,544.84	-1,585,594.03	-1,609,356.79	-1,802,534.21	-1,952,704.64	-2,059,286.01
Utilidad de Periodos Anteriores	-4,624,056.03	-53.75	8,603,593.13	8,603,593.13	8,603,593.13	8,603,593.13	8,603,593.13	8,603,593.13	8,603,593.13	14,102,838.39	13,979,537.10	13,979,537.10	13,979,537.10	13,979,537.10	3,979,537.10
Utilidad de Periodo	1,771,363.15	56.19	3,152,222.88	3,592,466.65	4,005,511.64	4,424,767.77	4,839,686.21	5,248,987.19	5,375,943.97	520,674.94	1,207,697.74	1,877,864.28	2,037,592.90	2,605,364.76	4,923,586.03
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
<b>PASIVO Y PATRIMONIO</b>	<b>113,653,224.09</b>	<b>31.25</b>	<b>363,741,022.02</b>	<b>357,741,138.95</b>	<b>359,587,598.41</b>	<b>371,781,369.56</b>	<b>369,460,604.19</b>	<b>387,307,033.37</b>	<b>400,130,917.44</b>	<b>404,009,366.98</b>	<b>417,687,350.23</b>	<b>432,232,626.11</b>	<b>443,367,356.46</b>	<b>452,225,809.79</b>	<b>477,394,246.11</b>