

BANCO ALIADO, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,088,779.94	1,039,568.85	1,093,792.35	1,090,950.39	1,188,491.75	1,223,983.40	1,272,755.88	1,299,519.61	1,330,646.70
ACTIVOS LIQUIDOS	159,387.68	164,147.00	247,751.05	216,455.36	281,027.35	257,948.04	245,722.12	228,997.37	261,368.14
TOTAL DE PRESTAMOS	654,805.49	629,214.41	605,926.91	609,894.51	631,199.24	651,968.47	737,426.50	779,933.85	771,565.90
LOCALES	579,555.83	562,971.81	534,328.33	552,013.81	570,216.35	591,084.31	650,630.00	691,116.55	688,842.24
EXTRANJEROS	75,249.65	66,242.60	71,598.59	57,880.69	60,982.89	60,884.16	86,796.50	88,817.30	82,723.66
TOTAL DE INVERSIONES	255,027.92	227,901.15	224,018.74	247,735.30	259,755.33	296,185.54	269,224.79	274,289.94	280,582.91
TOTAL DE DEPOSITOS	859,182.64	814,053.33	867,732.41	872,080.64	971,718.02	1,006,212.47	1,047,251.99	1,046,061.97	1,064,960.45
LOCALES	693,970.16	653,881.89	694,376.17	707,481.54	793,877.42	821,110.14	858,705.07	844,874.88	838,688.10
DEPOSITOS DE OFICIALES	1.58	1.58	1.58	1.54	1.51	1.51	1.51	5,001.48	5,002.44
DEPOSITOS DE PARTICULARES	611,538.84	596,240.99	629,559.24	635,803.52	716,692.56	759,334.26	800,569.50	784,176.92	775,079.31
DEPOSITOS DE BANCOS	82,429.74	57,639.32	64,815.35	71,676.48	77,183.34	61,774.36	58,134.06	55,696.49	58,606.35
EXTRANJEROS	165,212.49	160,171.44	173,356.24	164,599.10	177,840.60	185,102.33	188,546.92	201,187.09	226,272.35
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	119,150.62	114,992.94	123,929.21	114,162.81	112,850.39	120,986.20	126,291.69	135,012.33	146,212.64
DEPOSITOS DE BANCOS	46,061.86	45,178.50	49,427.03	50,436.29	64,990.21	64,116.13	62,255.22	66,174.77	80,059.71
PATRIMONIO TOTAL	103,765.18	106,179.12	106,392.18	115,515.57	120,530.92	125,974.11	126,108.17	134,048.13	134,970.86
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,005,148.45	1,005,609.92	1,105,889.80	1,102,847.11	1,138,635.85	1,131,776.12	1,183,274.12	1,195,235.00	1,259,569.23
ACTIVOS GENERADORES DE INGRESOS	846,852.75	829,355.99	887,153.74	908,097.87	900,393.99	902,634.78	918,298.48	955,926.80	971,551.69
TOTAL DE PRESTAMOS	616,992.27	580,025.23	617,466.86	650,166.34	643,002.36	640,591.44	671,676.71	694,914.18	701,382.57
TOTAL DE INVERSIONES	229,860.48	249,330.75	269,686.88	257,931.53	257,391.63	262,043.34	246,621.77	261,012.62	270,169.12
PATRIMONIO TOTAL	94,738.85	96,414.09	102,648.85	109,367.93	112,148.05	116,076.62	116,250.17	124,781.85	127,750.89
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	68,854.51	18,245.22	35,947.53	53,371.35	70,619.20	16,597.02	32,881.44	51,034.23	68,946.06
EGRESOS DE OPERACIONES	49,566.12	11,670.54	23,664.30	35,981.36	48,537.95	12,668.19	25,386.96	38,417.39	51,688.28
INGRESO NETO DE INTERESES	19,288.38	6,574.68	12,283.23	17,389.99	22,081.25	3,928.84	7,494.49	12,616.85	17,257.77

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OTROS INGRESOS	6,837.35	(234.49)	2,520.25	3,626.80	5,678.77	1,053.49	3,671.69	7,337.16	9,595.05
INGRESO DE OPERACIONES	26,125.73	6,340.19	14,803.48	21,016.79	27,760.01	4,982.33	11,166.17	19,954.01	26,852.83
EGRESOS GENERALES	5,757.49	1,407.95	4,298.70	5,850.67	7,483.71	1,461.03	4,773.45	6,646.89	8,642.68
UTILIDAD ANTES DE PROVISIONES	20,368.24	4,932.24	10,504.78	15,166.12	20,276.31	3,521.30	6,392.72	13,307.12	18,210.15
UTILIDAD DEL PERIODO	17,555.49	3,772.24	7,307.74	10,669.08	14,329.26	2,171.30	3,982.14	9,996.54	14,299.57
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,294.97	2,295.54	1,238.23	1,678.19	1,671.80	1,669.87	1,660.83	1,636.73	1,636.14
TOTAL PROVISIONES PARA PRESTAMOS	7,016.46	7,916.46	7,015.62	7,560.78	8,110.78	8,405.78	8,744.03	9,194.03	9,494.03
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.35	0.36	0.20	0.28	0.26	0.26	0.23	0.21	0.21
PROVISIONES / PRESTAMOS VENCIDOS (%)	305.73	344.86	566.59	450.53	485.15	503.38	526.49	561.73	580.27
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.07	1.26	1.16	1.24	1.28	1.29	1.19	1.18	1.23
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.53	10.21	9.73	10.59	10.14	10.29	9.91	10.32	10.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.40	12.39	12.82	13.47	13.53	13.29	12.53	12.72	12.83
PATRIMONIO / PRESTAMOS TOTALES (%)	15.85	16.87	17.56	18.94	19.10	19.32	17.10	17.19	17.49
INDICE DE ADECUACION DE CAPITAL	18.07	20.48	20.85	18.15	16.78	16.54	15.85	16.17	16.01
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.55	20.16	28.55	24.82	28.92	25.64	23.46	21.89	24.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.64	15.79	22.65	19.84	23.65	21.07	19.31	17.62	19.64
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	48.23	48.16	54.37	53.23	55.65	55.07	49.17	48.11	50.89
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.07	1.82	1.65	1.57	1.59	0.96	0.87	1.39	1.47
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.75	1.50	1.32	1.29	1.26	0.77	0.67	1.12	1.14
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.53	15.65	14.24	13.01	12.78	7.48	6.85	10.68	11.19
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.13	8.80	8.10	7.84	7.84	7.35	7.16	7.12	7.10
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.85	5.63	5.33	5.28	5.39	5.61	5.53	5.36	5.32
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.28	3.17	2.77	2.55	2.45	1.74	1.63	1.76	1.78

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ZONA LIBRE	7.21	7.74	8.05	8.08	8.29	8.06	8.03	7.69	7.23
RESTO DEL PAIS	8.12	8.49	8.90	9.00	9.10	7.47	8.12	7.70	7.42
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.62	7.62	7.49	7.57	7.57	7.47	7.48	7.40	7.40
PRESTAMO PERSONAL AUTO	9.00	9.00	9.00	9.00	9.00	9.00	0.00	0.00	0.00
PRESTAMO PERSONAL	10.01	9.69	8.56	8.75	8.92	8.73	7.90	7.39	6.96
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.28	5.40	5.37	5.47	5.29	5.11	4.89	4.58	4.36
PERSONA JURIDICA	4.91	5.08	5.21	5.37	5.20	4.87	4.64	4.47	4.33