

**BANCO ALIADO, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2014**  
**( En Miles de Balboas )**

|                                       | 2012         | 2013         |              |              |              | 2014         |              |              |           |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                       | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| <b>BALANCE DE SITUACION</b>           |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 1,689,944.99 | 1,759,209.68 | 1,924,943.65 | 1,924,354.52 | 1,957,377.99 | 1,947,572.86 | 2,174,538.78 | 2,161,557.95 | 0.00      |
| ACTIVOS LIQUIDOS                      | 310,104.07   | 329,837.50   | 394,714.11   | 331,524.22   | 343,125.77   | 328,348.86   | 492,485.21   | 441,710.00   | 0.00      |
| TOTAL DE PRESTAMOS                    | 1,107,609.81 | 1,144,697.45 | 1,225,012.97 | 1,238,855.41 | 1,184,964.05 | 1,192,335.28 | 1,263,286.99 | 1,273,567.30 | 0.00      |
| LOCALES                               | 950,136.09   | 992,048.77   | 1,047,436.24 | 1,057,458.43 | 979,771.45   | 988,820.02   | 1,050,879.60 | 1,059,568.14 | 0.00      |
| EXTRANJEROS                           | 157,473.71   | 152,648.68   | 177,576.73   | 181,396.98   | 205,192.60   | 203,515.26   | 212,407.38   | 213,999.15   | 0.00      |
| TOTAL DE INVERSIONES                  | 242,947.89   | 256,163.38   | 274,022.83   | 327,454.91   | 398,279.68   | 393,297.95   | 381,685.83   | 401,629.32   | 0.00      |
| TOTAL DE DEPOSITOS                    | 1,311,881.62 | 1,333,385.35 | 1,479,610.42 | 1,461,239.22 | 1,467,196.16 | 1,469,085.07 | 1,593,501.77 | 1,551,221.48 | 0.00      |
| LOCALES                               | 1,010,044.54 | 1,006,274.73 | 1,133,477.48 | 1,108,308.39 | 1,129,307.63 | 1,138,890.36 | 1,235,326.45 | 1,200,678.78 | 0.00      |
| DEPOSITOS DE OFICIALES                | 5,015.14     | 1,011.57     | 5,005.26     | 5,788.13     | 5,000.00     | 5,000.00     | 0.00         | 5,000.00     | 0.00      |
| DEPOSITOS DE PARTICULARES             | 899,683.08   | 917,630.43   | 1,024,158.11 | 1,007,074.29 | 1,000,006.26 | 1,020,117.01 | 1,097,795.42 | 1,055,176.41 | 0.00      |
| DEPOSITOS DE BANCOS                   | 105,346.31   | 87,632.73    | 104,314.11   | 95,445.97    | 124,301.38   | 113,773.35   | 137,531.03   | 140,502.37   | 0.00      |
| EXTRANJEROS                           | 301,837.09   | 327,110.62   | 346,132.94   | 352,930.83   | 337,888.53   | 330,194.71   | 358,175.32   | 350,542.70   | 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             | 183,923.67   | 209,878.37   | 216,290.48   | 224,816.98   | 198,780.96   | 192,213.28   | 218,656.32   | 222,614.47   | 0.00      |
| DEPOSITOS DE BANCOS                   | 117,913.41   | 117,232.25   | 129,842.46   | 128,113.86   | 139,107.57   | 137,981.43   | 139,519.00   | 127,928.24   | 0.00      |
| PATRIMONIO TOTAL                      | 163,052.54   | 167,617.84   | 171,806.26   | 172,573.43   | 178,192.55   | 184,940.78   | 191,590.38   | 207,866.93   | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 1,629,728.17 | 1,659,723.64 | 1,805,667.84 | 1,794,875.21 | 1,823,661.49 | 1,853,391.27 | 2,049,741.21 | 2,042,956.24 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 1,309,268.93 | 1,345,226.33 | 1,429,564.41 | 1,449,221.86 | 1,466,900.72 | 1,493,247.03 | 1,572,004.31 | 1,620,753.47 | 0.00      |
| TOTAL DE PRESTAMOS                    | 1,050,813.59 | 1,068,612.60 | 1,131,349.39 | 1,156,746.80 | 1,146,286.93 | 1,168,516.37 | 1,244,149.98 | 1,256,211.35 | 0.00      |
| TOTAL DE INVERSIONES                  | 258,455.33   | 276,613.73   | 298,215.02   | 292,475.06   | 320,613.79   | 324,730.66   | 327,854.33   | 364,542.12   | 0.00      |
| PATRIMONIO TOTAL                      | 152,765.57   | 159,295.89   | 163,417.64   | 165,596.66   | 170,622.55   | 176,279.31   | 181,698.32   | 190,220.18   | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |              |              |              |              |              |              |              |           |
| INGRESOS POR INTERESES                | 80,672.98    | 21,571.06    | 44,972.61    | 68,974.74    | 94,104.94    | 24,386.40    | 49,783.77    | 75,727.67    | 0.00      |
| EGRESOS DE OPERACIONES                | 57,185.24    | 15,324.63    | 31,912.43    | 49,128.82    | 66,554.19    | 16,328.74    | 34,393.86    | 53,665.96    | 0.00      |
| INGRESO NETO DE INTERESES             | 23,487.74    | 6,246.43     | 13,060.18    | 19,845.92    | 27,550.76    | 8,057.65     | 15,389.92    | 22,061.71    | 0.00      |
| OTROS INGRESOS                        | 8,893.66     | 1,123.18     | 2,605.66     | 3,934.20     | 5,571.42     | 1,585.73     | 3,395.64     | 4,580.49     | 0.00      |
| INGRESO DE OPERACIONES                | 32,381.40    | 7,369.61     | 15,665.84    | 23,780.12    | 33,122.18    | 9,643.39     | 18,785.55    | 26,642.20    | 0.00      |

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|---|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|
|   | Diciembre | Marzo     | Junio     | Septiembre | Diciembre | Marzo     | Junio     | Septiembre | Diciembre |
| EGRESOS GENERALES   | 10,667.22 | 2,077.41  | 4,163.37  | 6,283.00   | 8,798.20  | 2,236.11  | 4,853.43  | 7,604.97   | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 21,714.18 | 5,292.21  | 11,502.47 | 17,497.12  | 24,323.98 | 7,407.28  | 13,932.12 | 19,037.24  | 0.00      |
| UTILIDAD DEL PERIODO  | 18,714.18 | 4,392.21  | 9,702.47  | 14,797.12  | 20,523.98 | 6,207.28  | 13,041.37 | 16,946.49  | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |           |           |            |           |           |           |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 1,741.74  | 567.15    | 103.37    | 396.82     | 0.00      | 0.00      | 153.55    | 0.00       | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 13,692.91 | 13,529.45 | 14,516.42 | 15,416.42  | 16,516.42 | 17,716.42 | 18,116.42 | 3,511.08   | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.16      | 0.05      | 0.01      | 0.03       | 0.00      | 0.00      | 0.01      | 0.00       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 786.16    | 2,385.50  | 14,043.48 | 3,884.96   | 0.00      | 0.00      | 11,798.44 | 0.00       | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 1.24      | 1.18      | 1.19      | 1.24       | 1.39      | 1.49      | 1.43      | 0.28       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |           |           |            |           |           |           |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 9.65      | 9.53      | 8.93      | 8.97       | 9.10      | 9.50      | 8.81      | 9.62       | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 12.07     | 11.97     | 11.46     | 11.02      | 11.25     | 11.66     | 11.65     | 12.41      | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 14.72     | 14.64     | 14.02     | 13.93      | 15.04     | 15.51     | 15.17     | 16.32      | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 15.46     | 15.49     | 14.64     | 14.29      | 14.47     | 15.06     | 14.76     | 15.93      | 0.00      |
| <b>LIQUIDEZ</b>   |           |           |           |            |           |           |           |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 23.64     | 24.74     | 26.68     | 22.69      | 23.39     | 22.35     | 30.91     | 28.47      | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 18.35     | 18.75     | 20.51     | 17.23      | 17.53     | 16.86     | 22.65     | 20.43      | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 42.16     | 43.95     | 45.20     | 45.10      | 50.53     | 49.12     | 54.86     | 54.37      | 0.00      |
| <b>RENTABILIDAD</b>   |           |           |           |            |           |           |           |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.43      | 1.31      | 1.36      | 1.36       | 1.40      | 1.66      | 1.66      | 1.39       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.15      | 1.06      | 1.07      | 1.10       | 1.13      | 1.34      | 1.27      | 1.11       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 12.25     | 11.03     | 11.87     | 11.91      | 12.03     | 14.09     | 14.35     | 11.88      | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 6.16      | 6.41      | 6.29      | 6.35       | 6.42      | 6.53      | 6.33      | 6.23       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.37      | 4.56      | 4.46      | 4.52       | 4.54      | 4.37      | 4.38      | 4.41       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.79      | 1.86      | 1.83      | 1.83       | 1.88      | 2.16      | 1.96      | 1.81       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 32.94     | 28.19     | 26.58     | 26.42      | 26.56     | 23.19     | 25.84     | 28.54      | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 0.68      | 0.33      | 0.36      | 0.36       | 0.38      | 0.42      | 0.43      | 0.38       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |           |           |            |           |           |           |            |           |
| NUMERO DE EMPLEADOS   | 135.00    | 137.00    | 138.00    | 141.00     | 147.00    | 152.00    | 155.00    | 160.00     | 0.00      |

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|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| NUMERO DE SUCURSALES           | 1.00         | 1.00         | 1.00         | 1.00         | 1.00         | 1.00         | 1.00         | 1.00         | 0.00      |
| PRESTAMOS / EMPLEADOS          | 8,204.52     | 8,355.46     | 8,876.91     | 8,786.21     | 8,060.98     | 7,844.31     | 8,150.24     | 7,959.80     | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 9,717.64     | 9,732.74     | 10,721.81    | 10,363.40    | 9,980.93     | 9,665.03     | 10,280.66    | 9,695.13     | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 138.62       | 32.06        | 70.31        | 104.94       | 139.62       | 40.84        | 84.14        | 105.92       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |              |              |              |              |              |              |              |              |           |
| ACTIVOS (%)                    | 7.67         | 12.75        | 14.15        | 15.55        | 15.82        | 10.71        | 12.97        | 12.33        | 0.00      |
| PRESTAMOS (%)                  | 11.43        | 15.33        | 18.05        | 15.28        | 6.98         | 4.16         | 3.12         | 2.80         | 0.00      |
| LOCALES (%)                    | 8.51         | 14.92        | 15.78        | 11.64        | 3.12         | (0.33)       | 0.33         | 0.20         | 0.00      |
| EXTRANJEROS (%)                | 32.97        | 18.08        | 33.53        | 42.35        | 30.30        | 33.32        | 19.61        | 17.97        | 0.00      |
| DEPOSITOS (%)                  | 6.61         | 8.61         | 10.68        | 12.80        | 11.84        | 10.18        | 7.70         | 6.16         | 0.00      |
| LOCALES (%)                    | 5.69         | 3.51         | 5.01         | 8.52         | 11.81        | 13.18        | 8.99         | 8.33         | 0.00      |
| EXTRANJEROS (%)                | 9.79         | 28.05        | 34.44        | 28.74        | 11.94        | 0.94         | 3.48         | (0.68)       | 0.00      |
| PATRIMONIO (%)                 | 14.44        | 11.02        | 10.82        | 8.80         | 9.29         | 10.33        | 11.52        | 20.45        | 0.00      |
| UTILIDAD NETA (%)              | 53.11        | (8.52)       | 30.65        | 8.47         | 9.67         | 41.32        | 34.41        | 14.53        | 0.00      |
| CLASIFICACION PRESTAMOS        |              |              |              |              |              |              |              |              |           |
| NORMAL                         | 1,118,034.32 | 1,156,587.87 | 1,237,977.94 | 1,249,956.11 | 1,197,034.01 | 1,201,346.99 | 1,272,667.82 | 1,257,870.15 | 0.00      |
| MENCION ESPECIAL               | 1,515.86     | 1,500.83     | 1,453.17     | 4,125.32     | 4,274.12     | 3,615.38     | 5,122.56     | 15,684.66    | 0.00      |
| SUBNORMAL                      | 122.74       | 115.71       | 98.29        | 190.41       | 172.34       | 5,089.33     | 3,456.73     | 3,368.33     | 0.00      |
| DUDOSO                         | 1,620.60     | 0.47         | 0.00         | 0.00         | 0.00         | 0.00         | 156.30       | 155.24       | 0.00      |
| IRRECUPERABLE                  | 9.21         | 22.02        | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00      |
| TASA DE INTERES ACTIVA         |              |              |              |              |              |              |              |              |           |
| COMERCIO                       |              |              |              |              |              |              |              |              |           |
| ZONA LIBRE                     | 5.66         | 5.70         | 5.69         | 5.70         | 5.82         | 5.96         | 6.12         | 6.09         | 0.00      |
| RESTO DEL PAIS                 | 6.13         | 6.02         | 5.96         | 5.84         | 5.79         | 5.78         | 6.20         | 6.17         | 0.00      |
| AL POR MENOR                   | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 6.04         | 5.97         | 0.00      |
| CONSUMO                        |              |              |              |              |              |              |              |              |           |
| VIVIENDA HIPOTECARIA           | 6.65         | 6.68         | 6.68         | 6.62         | 6.50         | 6.44         | 6.24         | 6.12         | 0.00      |
| PRESTAMO PERSONAL AUTO         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00         | 0.00      |
| PRESTAMO PERSONAL              | 5.43         | 5.38         | 4.99         | 5.06         | 5.08         | 5.09         | 5.17         | 5.14         | 0.00      |

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|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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        | 3.87      | 3.85  | 3.90  | 3.93       | 3.90      | 3.93  | 3.96  | 3.96       | 0.00      |
| PERSONA JURIDICA       | 3.85      | 3.85  | 3.85  | 3.82       | 3.83      | 3.88  | 3.90  | 3.92       | 0.00      |