

**BANCO ALIADO, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2017**  
**( En Miles de Balboas )**

|                                       | 2015         | 2016         |              |              |              | 2017         |              |              |           |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                       | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| <b>BALANCE DE SITUACION</b>           |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 2,290,842.91 | 2,400,833.84 | 2,427,669.86 | 2,425,599.91 | 2,405,348.90 | 2,408,700.54 | 2,479,093.91 | 2,480,501.67 | 0.00      |
| ACTIVOS LIQUIDOS                      | 285,789.35   | 424,636.40   | 441,376.27   | 425,253.19   | 369,256.98   | 356,298.14   | 379,987.56   | 316,712.61   | 0.00      |
| TOTAL DE PRESTAMOS                    | 1,539,261.23 | 1,508,165.52 | 1,504,192.99 | 1,512,914.92 | 1,531,509.13 | 1,543,439.67 | 1,585,883.58 | 1,620,373.01 | 0.00      |
| LOCALES                               | 1,202,323.94 | 1,151,427.29 | 1,165,302.13 | 1,167,529.46 | 1,209,065.59 | 1,222,607.67 | 1,270,928.08 | 1,313,368.52 | 0.00      |
| EXTRANJEROS                           | 336,937.29   | 356,738.22   | 338,890.86   | 345,385.46   | 322,443.54   | 320,832.00   | 314,955.51   | 307,004.49   | 0.00      |
| TOTAL DE INVERSIONES                  | 386,274.47   | 390,655.13   | 395,695.32   | 397,434.85   | 409,222.70   | 403,366.05   | 391,077.16   | 413,050.02   | 0.00      |
| TOTAL DE DEPOSITOS                    | 1,533,228.81 | 1,626,821.18 | 1,648,712.03 | 1,641,809.86 | 1,611,358.19 | 1,608,529.87 | 1,662,204.40 | 1,644,417.24 | 0.00      |
| LOCALES                               | 1,239,003.66 | 1,322,993.63 | 1,343,514.23 | 1,342,918.51 | 1,317,047.70 | 1,301,694.48 | 1,332,524.00 | 1,330,818.60 | 0.00      |
| DEPOSITOS DE OFICIALES                | 5,000.00     | 3,000.00     | 3,000.00     | 3,000.00     | 3,000.00     | 3,000.00     | 3,000.00     | 3,000.00     | 0.00      |
| DEPOSITOS DE PARTICULARES             | 1,105,482.93 | 1,203,165.80 | 1,216,800.46 | 1,210,583.87 | 1,185,500.14 | 1,179,507.19 | 1,214,305.18 | 1,215,390.46 | 0.00      |
| DEPOSITOS DE BANCOS                   | 128,520.73   | 116,827.83   | 123,713.77   | 129,334.63   | 128,547.56   | 119,187.29   | 115,218.82   | 112,428.15   | 0.00      |
| EXTRANJEROS                           | 294,225.14   | 303,827.54   | 305,197.80   | 298,891.35   | 294,310.49   | 306,835.39   | 329,680.40   | 313,598.64   | 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             | 218,924.25   | 227,934.34   | 231,765.31   | 228,679.57   | 223,786.45   | 236,959.13   | 254,714.08   | 243,809.47   | 0.00      |
| DEPOSITOS DE BANCOS                   | 75,300.90    | 75,893.21    | 73,432.49    | 70,211.78    | 70,524.04    | 69,876.26    | 74,966.33    | 69,789.16    | 0.00      |
| PATRIMONIO TOTAL                      | 223,388.50   | 229,777.63   | 235,021.77   | 233,653.97   | 237,349.56   | 243,775.94   | 250,445.01   | 250,067.96   | 0.00      |
| <b>PROMEDIO (12 MESES)</b>            |              |              |              |              |              |              |              |              |           |
| TOTAL DE ACTIVOS                      | 2,228,819.18 | 2,349,568.18 | 2,368,880.54 | 2,345,648.63 | 2,348,095.90 | 2,404,767.19 | 2,453,381.88 | 2,453,050.79 | 0.00      |
| ACTIVOS GENERADORES DE INGRESOS       | 1,872,066.28 | 1,891,549.43 | 1,882,331.06 | 1,887,979.81 | 1,933,133.77 | 1,922,813.18 | 1,938,424.53 | 1,971,886.40 | 0.00      |
| TOTAL DE PRESTAMOS                    | 1,449,099.78 | 1,453,689.67 | 1,484,434.69 | 1,492,843.39 | 1,535,385.18 | 1,525,802.59 | 1,545,038.29 | 1,566,643.96 | 0.00      |
| TOTAL DE INVERSIONES                  | 422,966.50   | 437,859.76   | 397,896.38   | 395,136.42   | 397,748.59   | 397,010.59   | 393,386.24   | 405,242.43   | 0.00      |
| PATRIMONIO TOTAL                      | 218,079.92   | 226,703.26   | 224,969.28   | 226,260.07   | 230,369.03   | 236,776.79   | 242,733.39   | 241,860.97   | 0.00      |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |              |              |              |              |              |              |              |              |           |
| INGRESOS POR INTERESES                | 109,169.42   | 28,225.54    | 56,850.28    | 85,811.07    | 115,413.83   | 29,344.51    | 60,094.54    | 91,829.24    | 0.00      |
| EGRESOS DE OPERACIONES                | 75,539.50    | 19,090.44    | 39,395.94    | 59,752.78    | 80,383.62    | 20,150.03    | 40,623.42    | 61,790.12    | 0.00      |
| INGRESO NETO DE INTERESES             | 33,629.93    | 9,135.10     | 17,454.33    | 26,058.28    | 35,030.22    | 9,194.49     | 19,471.12    | 30,039.13    | 0.00      |
| OTROS INGRESOS                        | 8,664.87     | 970.23       | 2,573.35     | 3,974.97     | 5,473.59     | 1,170.29     | 2,906.42     | 4,880.05     | 0.00      |
| INGRESO DE OPERACIONES                | 42,294.79    | 10,105.34    | 20,027.68    | 30,033.26    | 40,503.80    | 10,364.78    | 22,377.54    | 34,919.17    | 0.00      |

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|   | 2015      | 2016     |           |            |           | 2017     |           |            |           |
|---|-----------|----------|-----------|------------|-----------|----------|-----------|------------|-----------|
|   | Diciembre | Marzo    | Junio     | Septiembre | Diciembre | Marzo    | Junio     | Septiembre | Diciembre |
| EGRESOS GENERALES   | 19,221.65 | 4,094.32 | 8,856.79  | 12,871.73  | 16,962.46 | 4,258.33 | 8,404.84  | 12,150.27  | 0.00      |
| UTILIDAD ANTES DE PROVISIONES   | 23,073.14 | 6,011.01 | 11,170.89 | 17,161.52  | 23,541.34 | 6,106.45 | 13,972.70 | 22,768.90  | 0.00      |
| UTILIDAD DEL PERIODO  | 25,486.76 | 5,973.12 | 11,045.76 | 16,314.97  | 22,425.35 | 5,177.76 | 11,786.84 | 19,322.42  | 0.00      |
| <b>CALIDAD DE ACTIVOS</b>   |           |          |           |            |           |          |           |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 95.83     | 254.35   | 161.45    | 10,547.91  | 1,676.74  | 2,638.93 | 1,894.50  | 2,204.08   | 0.00      |
| TOTAL PROVISIONES PARA PRESTAMOS  | 7,120.00  | 6,907.88 | 6,197.28  | 6,508.18   | 6,172.60  | 7,559.72 | 7,738.28  | 8,099.85   | 0.00      |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 0.01      | 0.02     | 0.01      | 0.70       | 0.11      | 0.17     | 0.12      | 0.14       | 0.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 7,429.79  | 2,715.88 | 3,838.62  | 61.70      | 368.13    | 286.47   | 408.46    | 367.49     | 0.00      |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 0.46      | 0.46     | 0.41      | 0.43       | 0.40      | 0.49     | 0.49      | 0.50       | 0.00      |
| <b>RAZONES DE CAPITAL</b>   |           |          |           |            |           |          |           |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 9.75      | 9.57     | 9.68      | 9.63       | 9.87      | 10.12    | 10.10     | 10.08      | 0.00      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 11.60     | 12.10    | 12.37     | 12.23      | 12.23     | 12.52    | 12.67     | 12.30      | 0.00      |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 14.51     | 15.24    | 15.62     | 15.44      | 15.50     | 15.79    | 15.79     | 15.43      | 0.00      |
| INDICE DE ADECUACION DE CAPITAL   | 14.19     | 14.62    | 14.85     | 0.00       | 0.00      | 0.00     | 0.00      | 0.00       | 0.00      |
| <b>LIQUIDEZ</b>   |           |          |           |            |           |          |           |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 18.64     | 26.10    | 26.77     | 25.90      | 22.92     | 22.15    | 22.86     | 19.26      | 0.00      |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 12.48     | 17.69    | 18.18     | 17.53      | 15.35     | 14.79    | 15.33     | 12.77      | 0.00      |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 43.83     | 50.12    | 50.77     | 50.11      | 48.31     | 47.23    | 46.39     | 44.38      | 0.00      |
| <b>RENTABILIDAD</b>   |           |          |           |            |           |          |           |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 1.36      | 1.26     | 1.17      | 1.15       | 1.16      | 1.08     | 1.22      | 1.31       | 0.00      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 1.14      | 1.02     | 0.93      | 0.93       | 0.96      | 0.86     | 0.96      | 1.05       | 0.00      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 11.69     | 10.54    | 9.82      | 9.61       | 9.73      | 8.75     | 9.71      | 10.65      | 0.00      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 5.83      | 5.97     | 6.04      | 6.06       | 5.97      | 6.10     | 6.20      | 6.21       | 0.00      |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 4.04      | 4.04     | 4.19      | 4.22       | 4.16      | 4.19     | 4.19      | 4.18       | 0.00      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.80      | 1.93     | 1.85      | 1.84       | 1.81      | 1.91     | 2.01      | 2.03       | 0.00      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 45.45     | 40.52    | 44.22     | 42.86      | 41.88     | 41.08    | 37.56     | 34.80      | 0.00      |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 0.46      | 0.21     | 0.27      | 0.28       | 0.28      | 0.24     | 0.30      | 0.33       | 0.00      |
| <b>PRODUCTIVIDAD</b>  |           |          |           |            |           |          |           |            |           |
| NUMERO DE EMPLEADOS   | 172.00    | 175.00   | 178.00    | 181.00     | 180.00    | 179.00   | 181.00    | 183.00     | 0.00      |

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|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|
|                                | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre    | Marzo        | Junio        | Septiembre   | Diciembre |
| NUMERO DE SUCURSALES           | 1.00         | 1.00         | 1.00         | 2.00         | 2.00         | 3.00         | 3.00         | 3.00         | 0.00      |
| PRESTAMOS / EMPLEADOS          | 8,949.19     | 8,618.09     | 8,450.52     | 8,358.65     | 8,508.38     | 8,622.57     | 8,761.79     | 8,854.50     | 0.00      |
| DEPOSITOS TOTALES / EMPLEADOS  | 8,914.12     | 9,296.12     | 9,262.43     | 9,070.77     | 8,951.99     | 8,986.20     | 9,183.45     | 8,985.89     | 0.00      |
| UTILIDAD NETA / EMPLEADOS      | 148.18       | 34.13        | 62.05        | 90.14        | 124.59       | 28.93        | 65.12        | 105.59       | 0.00      |
| TASA DE CRECIMIENTO (12 MESES) |              |              |              |              |              |              |              |              |           |
| ACTIVOS (%)                    | 5.72         | 4.46         | 5.09         | 7.06         | 5.00         | 0.33         | 2.12         | 2.26         | 0.00      |
| PRESTAMOS (%)                  | 13.27        | 7.79         | 2.70         | 2.73         | (0.50)       | 2.34         | 5.43         | 7.10         | 0.00      |
| LOCALES (%)                    | 9.58         | 1.72         | 0.26         | 0.06         | 0.56         | 6.18         | 9.06         | 12.49        | 0.00      |
| EXTRANJEROS (%)                | 28.76        | 33.51        | 12.08        | 12.89        | (4.30)       | (10.07)      | (7.06)       | (11.11)      | 0.00      |
| DEPOSITOS (%)                  | 1.22         | 2.98         | 5.45         | 9.22         | 5.10         | (1.12)       | 0.82         | 0.16         | 0.00      |
| LOCALES (%)                    | 4.08         | 9.19         | 7.57         | 12.07        | 6.30         | (1.61)       | (0.82)       | (0.90)       | 0.00      |
| EXTRANJEROS (%)                | (9.27)       | (17.49)      | (2.97)       | (2.00)       | 0.03         | 0.99         | 8.02         | 4.92         | 0.00      |
| PATRIMONIO (%)                 | 4.99         | 2.75         | 9.35         | 6.76         | 6.25         | 6.09         | 6.56         | 7.02         | 0.00      |
| UTILIDAD NETA (%)              | 11.45        | (19.05)      | (7.53)       | (11.07)      | (12.01)      | (13.32)      | 6.71         | 18.43        | 0.00      |
| CLASIFICACION PRESTAMOS        |              |              |              |              |              |              |              |              |           |
| NORMAL                         | 1,526,708.30 | 1,496,500.18 | 1,473,884.61 | 1,484,614.70 | 1,505,657.07 | 1,513,256.89 | 1,572,277.50 | 1,611,620.12 | 0.00      |
| MENCION ESPECIAL               | 13,770.70    | 13,640.64    | 31,681.02    | 20,818.25    | 28,011.11    | 31,826.52    | 17,153.03    | 12,606.58    | 0.00      |
| SUBNORMAL                      | 5,508.80     | 3,477.62     | 4,466.10     | 12,824.68    | 2,822.84     | 3,210.30     | 2,672.06     | 640.33       | 0.00      |
| DUDOSO                         | 0.41         | 0.00         | 196.81       | 276.51       | 196.81       | 1,062.11     | 43.37        | 2,035.59     | 0.00      |
| IRRECUPERABLE                  | 393.02       | 1,454.96     | 161.73       | 888.95       | 993.89       | 1,643.58     | 1,475.91     | 1,570.25     | 0.00      |
| TASA DE INTERES ACTIVA         |              |              |              |              |              |              |              |              |           |
| COMERCIO                       |              |              |              |              |              |              |              |              |           |
| AL POR MAYOR                   | 5.82         | 5.79         | 5.89         | 6.07         | 6.16         | 6.38         | 6.42         | 6.37         | 0.00      |
| AL POR MENOR                   | 5.94         | 6.05         | 6.34         | 6.34         | 6.49         | 6.61         | 6.59         | 6.53         | 0.00      |
| CONSUMO                        |              |              |              |              |              |              |              |              |           |
| VIVIENDA HIPOTECARIA           | 5.43         | 5.39         | 5.32         | 5.36         | 5.41         | 5.43         | 5.40         | 5.44         | 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              | 5.21         | 5.27         | 5.36         | 5.30         | 5.26         | 5.36         | 5.32         | 5.33         | 0.00      |
| TARJETA DE CREDITO             | 14.77        | 15.07        | 11.73        | 11.66        | 11.28        | 11.26        | 11.24        | 11.56        | 0.00      |

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|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| TASA DE INTERES PASIVA |           |       |       |            |           |       |       |            |           |
| PERSONA NATURAL        | 3.98      | 4.01  | 3.96  | 3.98       | 3.99      | 4.01  | 3.99  | 4.02       | 0.00      |
| PERSONA JURIDICA       | 4.04      | 4.06  | 4.09  | 4.13       | 4.15      | 4.11  | 4.13  | 4.16       | 0.00      |

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016