

BANCO CREDIT ANDORRA (PANAMÁ), S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 26,216.08 | 59,619.00 | 60,916.68 | 99,445.79 | 160,465.07 | 231,984.54 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 24,203.09 | 55,837.44 | 55,676.21 | 67,287.88 | 125,115.40 | 173,177.64 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 1,659.32 | 2,328.28 | 2,628.41 | 29,681.01 | 33,493.84 | 56,931.70 | 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 |
| EXTRANJEROS | 1,659.32 | 2,328.28 | 2,628.41 | 29,681.01 | 33,493.84 | 56,931.70 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 22,651.35 | 51,783.74 | 52,797.61 | 92,416.30 | 153,931.40 | 226,098.18 | 0.00 | 0.00 | 0.00 |
| LOCALES | 0.00 | 57.26 | 0.00 | 0.00 | 0.00 | 58,246.44 | 0.00 | 0.00 | 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 | 0.00 | 57.26 | 0.00 | 0.00 | 0.00 | 58,246.44 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 22,651.35 | 51,726.47 | 52,797.61 | 92,416.30 | 153,931.40 | 167,851.74 | 0.00 | 0.00 | 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 | 22,365.75 | 51,726.47 | 52,797.61 | 76,027.49 | 153,931.00 | 145,834.93 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 285.60 | 0.00 | 0.00 | 16,388.81 | 0.41 | 22,016.81 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 3,082.95 | 3,181.66 | 6,747.09 | 5,625.31 | 4,742.23 | 3,673.29 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 15,449.01 | 32,451.87 | 34,816.65 | 56,820.03 | 93,340.57 | 145,801.77 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 829.66 | 1,374.03 | 1,393.31 | 15,060.38 | 17,576.58 | 29,629.99 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 829.66 | 1,374.03 | 1,393.31 | 15,060.38 | 17,576.58 | 29,629.99 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 3,696.21 | 3,535.57 | 5,245.48 | 4,507.03 | 3,912.59 | 3,427.48 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 47.36 | 36.17 | 121.15 | 287.25 | 631.36 | 547.24 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 18.16 | 18.92 | 51.80 | 131.23 | 268.74 | 358.38 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 29.20 | 17.25 | 69.35 | 156.02 | 362.62 | 188.86 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 1,251.49 | 9,494.52 | 18,606.21 | 40,999.43 | 75,917.88 | 35,177.67 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 1,280.69 | 9,511.77 | 18,675.56 | 41,155.45 | 76,280.50 | 35,366.53 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 2,819.36 | 9,407.61 | 20,496.47 | 43,831.40 | 79,992.27 | 36,201.47 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | (1,538.66) | 104.16 | (1,820.91) | (2,675.94) | (3,711.77) | (834.94) | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | (1,555.51) | 98.71 | (1,835.86) | (2,957.64) | (4,035.92) | (1,068.94) | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 16.85 | 22.30 | 31.80 | 298.55 | 341.00 | 575.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.02 | 0.96 | 1.21 | 1.01 | 1.02 | 1.01 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.76 | 5.34 | 11.08 | 5.66 | 2.96 | 1.58 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 185.80 | 136.65 | 256.70 | 18.95 | 14.16 | 6.45 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 185.80 | 136.65 | 256.70 | 18.95 | 14.16 | 6.45 | 0.00 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 106.85 | 107.83 | 105.45 | 72.81 | 81.28 | 76.59 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 92.32 | 93.66 | 91.40 | 67.66 | 77.97 | 74.65 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 106.85 | 107.83 | 105.45 | 72.81 | 81.28 | 76.59 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | (187.49) | 28.74 | (263.53) | (26.18) | (22.96) | (14.43) | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | (10.07) | 1.22 | (10.55) | (6.94) | (4.32) | (2.93) | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | (42.08) | 11.17 | (70.00) | (87.50) | (103.15) | (124.75) | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.71 | 10.53 | 17.39 | 2.54 | 3.59 | 7.39 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.19 | 5.51 | 7.44 | 1.16 | 1.53 | 4.84 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 3.52 | 5.02 | 9.95 | 1.38 | 2.06 | 2.55 | 0.00 | 0.00 | 0.00 |

