



BANCO CREDIT ANDORRA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	4,295,730.16	4,096,211.70	7,361,152.04	11,514,994.04	24,203,064.39
Depósitos Internos en Bancos	518,499.90	354,816.91	1,271,303.30	373,837.35	572,379.43
A la Vista	493,499.90	354,816.91	1,271,303.30	373,837.35	572,379.43
A Plazo	25,000.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	3,775,730.26	3,740,794.79	6,089,248.74	11,139,985.50	23,629,926.71
A la Vista	3,775,730.26	3,301,003.54	5,467,116.85	5,779,117.25	9,574,080.09
A Plazo	0.00	439,791.25	622,131.89	5,360,868.25	14,055,846.62
Otros	1,500.00	600.00	600.00	1,171.19	758.25
CARTERA CREDITICIA NETA	0.00	419,775.64	158,202.47	439,747.89	1,659,348.49
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	421,475.64	159,902.47	441,447.89	1,676,198.49
Menos Provisiones	0.00	1,700.00	1,700.00	1,700.00	16,850.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	1,700.00	1,700.00	1,700.00	16,850.00
INVERSIONES EN VALORES NETA	0.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	386,206.07	768,764.16	1,197,257.44	2,239,530.84	353,665.76



BANCO CREDIT ANDORRA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internos	254,286.39	288,904.05	289,877.93	316,121.62	322,594.44
Externos	131,919.68	479,860.11	907,379.51	1,923,409.22	31,071.32
ACTIVO TOTAL NETO	4,681,936.23	5,284,751.50	8,716,611.95	14,194,272.77	26,216,078.64
DEPOSITOS	306,223.10	1,285,514.50	4,598,960.39	10,270,145.42	22,651,351.83
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	306,223.10	1,285,514.50	4,598,960.39	10,270,145.42	22,651,351.83
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	306,223.10	938,694.97	4,139,480.21	9,817,125.59	22,365,751.78
A la Vista	281,223.10	498,903.72	3,799,528.50	7,751,868.25	19,850,362.87
A Plazo	25,000.00	439,791.25	339,951.71	2,065,257.34	2,515,388.91
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	346,819.53	459,480.18	453,019.83	285,600.05
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	346,819.53	459,480.18	453,019.83	285,600.05
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00



BANCO CREDIT ANDORRA (PANAMÁ), S. A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	66,244.80	109,763.02	373,784.64	535,382.91	481,777.21
Internos	66,241.48	108,411.72	274,120.54	408,761.40	477,679.15
Externos	3.32	1,351.30	99,664.10	126,621.51	4,098.06
PATRIMONIO	4,309,468.33	3,889,473.98	3,743,866.92	3,388,744.43	3,082,949.00
Capital	4,500,000.00	4,500,000.00	4,500,000.00	4,500,000.00	4,500,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	-190,531.67	-610,526.02	-765,917.87	-1,137,926.35	-1,439,065.03
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	9,784.79	26,670.78	22,014.03
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	4,681,936.23	5,284,751.50	8,716,611.95	14,194,272.76	26,216,078.04