

ANDBANC (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	26,732,852.52	37,825,136.65	31,312,697.88	53,215,506.52	58,777,929.84
DEPÓSITOS INTERNOS EN 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
DEPÓSITOS EXTERNOS EN BANCOS	26,732,852.52	37,825,136.65	31,312,697.88	53,215,506.52	58,777,929.84
A LA VISTA	20,582,682.92	31,644,253.20	29,898,502.68	50,214,149.72	54,634,564.24
A PLAZO	6,150,169.60	6,180,883.45	1,414,195.20	3,001,356.80	4,143,365.60
OTROS	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA NETA	2,864,892.93	3,248,440.82	3,313,754.24	5,335,627.88	5,420,099.07
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	2,867,811.93	3,258,086.62	3,322,946.44	5,356,493.28	5,441,231.17
MENOS PROVISIONES	(2,919.00)	(9,645.80)	(9,192.20)	(20,865.40)	(21,132.10)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(2,919.00)	(9,645.80)	(9,192.20)	(20,865.40)	(21,132.10)
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	1,032,564.59	969,924.85	1,016,635.26	1,192,961.66	1,033,320.34
INTERNOS	0.00	0.00	0.00	0.00	0.00
EXTERNOS	1,032,564.59	969,924.85	1,016,635.26	1,192,961.66	1,033,320.34
ACTIVO TOTAL NETO	30,630,310.04	42,043,502.32	35,643,087.38	59,744,096.06	65,231,349.25
DEPOSITOS	25,588,948.51	36,417,279.48	29,465,872.18	53,151,750.58	58,338,001.21
INTERNOS	0.00	0.00	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00

ANDBANC (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
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	25,588,948.51	36,417,279.48	29,465,872.18	53,151,750.58	58,338,001.21
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	25,588,948.51	36,417,279.48	29,465,872.18	53,151,750.58	58,338,001.21
A LA VISTA	18,544,185.81	29,702,986.32	26,833,246.66	49,004,327.24	54,326,925.61
A PLAZO	7,044,762.70	6,714,293.16	2,632,625.52	4,147,423.34	4,011,075.60
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
OBLIGACIONES	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
OTROS PASIVOS	295,042.11	293,402.25	348,605.37	376,783.85	417,659.40
INTERNOS	0.00	0.00	0.00	0.00	0.00
EXTERNOS	295,042.11	293,402.25	348,605.37	376,783.85	417,659.40
PATRIMONIO	4,746,320.00	5,332,820.58	5,828,609.87	6,215,561.63	6,475,689.61
CAPITAL	7,000,000.00	7,000,000.00	7,000,000.00	7,000,000.00	7,000,000.00
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	(2,253,680.00)	(1,667,179.42)	(1,171,390.13)	(784,438.37)	(524,310.39)

ANDBANC (Panamá), S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	0.00	0.00	0.00	0.00	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	30,630,310.62	42,043,502.31	35,643,087.42	59,744,096.06	65,231,350.22