

Banco Credit Andorra (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 | 136,269,062.40 | 148,121,299.20 | 151,665,507.87 | 159,192,593.00 | 230,764,792.88 |
| DEPÓSITOS INTERNOS EN BANCOS | 1,767,639.45 | 1,565,161.78 | 1,456,447.43 | 4,143,235.00 | 2,053,138.31 |
| A LA VISTA | 1,767,639.45 | 1,565,161.78 | 1,456,447.43 | 4,143,235.00 | 2,053,138.31 |
| A PLAZO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPÓSITOS EXTERNOS EN BANCOS | 134,500,506.40 | 146,555,537.42 | 148,143,268.85 | 155,048,758.00 | 228,711,054.57 |
| A LA VISTA | 17,238,669.80 | 48,082,992.48 | 47,944,605.62 | 61,213,600.00 | 55,481,887.15 |
| A PLAZO | 117,261,836.60 | 98,472,544.94 | 100,198,663.23 | 93,835,158.00 | 173,229,167.42 |
| OTROS | 916.55 | 600.00 | 2,065,791.59 | 600.00 | 600.00 |
| CARTERA CREDITICIA NETA | 75,367,791.52 | 64,546,039.43 | 63,354,860.97 | 65,297,551.21 | 71,318,486.90 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 75,998,091.52 | 65,072,539.43 | 63,824,860.97 | 65,784,994.00 | 71,910,473.38 |
| MENOS PROVISIONES | (630,300.00) | (526,500.00) | (470,000.00) | (487,442.79) | (591,986.48) |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | (630,300.00) | (526,500.00) | (470,000.00) | (487,442.79) | (591,986.48) |
| INVERSIONES EN VALORES NETA | 0.00 | 0.00 | 0.00 | 181,109.00 | 65,778.98 |
| INTERNAS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNAS | 0.00 | 0.00 | 0.00 | 181,109.00 | 65,778.98 |
| 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 | 2,710,457.04 | 4,584,302.17 | 1,802,380.78 | 3,120,321.98 | 4,129,351.27 |
| INTERNOS | 322,905.94 | 430,057.33 | 393,475.08 | 469,811.69 | 897,042.74 |
| EXTERNOS | 2,387,551.10 | 4,154,244.84 | 1,408,905.70 | 2,650,510.29 | 3,232,308.53 |
| ACTIVO TOTAL NETO | 214,347,310.96 | 217,251,640.80 | 216,822,749.62 | 227,791,575.19 | 306,278,410.03 |
| DEPOSITOS | 208,843,064.18 | 211,634,321.45 | 211,725,582.12 | 219,366,383.40 | 297,884,519.13 |
| INTERNOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

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| | 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 | 208,843,064.18 | 211,634,321.45 | 211,725,582.12 | 219,366,383.40 | 297,884,519.13 |
| OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE PARTICULARES | 198,843,064.18 | 201,634,321.45 | 206,725,582.12 | 214,366,383.40 | 294,854,044.13 |
| A LA VISTA | 72,259,942.77 | 83,526,390.04 | 94,140,099.01 | 111,439,067.40 | 124,658,066.26 |
| A PLAZO | 126,583,121.41 | 118,107,931.41 | 112,585,483.11 | 102,927,316.00 | 170,195,977.87 |
| DE AHORROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE BANCOS | 10,000,000.00 | 10,000,000.00 | 5,000,000.00 | 5,000,000.00 | 3,030,475.00 |
| A LA VISTA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A PLAZO | 10,000,000.00 | 10,000,000.00 | 5,000,000.00 | 5,000,000.00 | 3,030,475.00 |
| 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 | 1,539,727.85 | 1,650,804.52 | 1,689,875.09 | 1,825,676.67 | 1,605,149.24 |
| INTERNOS | 1,043,337.52 | 947,385.20 | 950,489.72 | 750,231.30 | 755,805.49 |
| EXTERNOS | 496,390.33 | 703,419.32 | 739,385.37 | 1,075,445.37 | 849,343.75 |
| PATRIMONIO | 3,964,518.01 | 3,966,515.30 | 3,407,292.10 | 6,599,514.33 | 6,788,741.07 |
| CAPITAL | 11,200,000.00 | 11,200,000.00 | 11,200,000.00 | 11,950,000.00 | 11,950,000.00 |
| 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 | (7,235,481.99) | (7,233,484.70) | (7,792,707.90) | (5,350,485.67) | (5,161,258.93) |

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| | 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 | 214,347,310.04 | 217,251,641.27 | 216,822,749.31 | 227,791,574.40 | 306,278,409.44 |