

ANDBANC (Panamá), S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Balboas)

| | 2011 | 2012 | | | |
|---------------------------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 190,079.51 | 9,036.30 | 108,579.55 | 172,176.08 | 213,130.90 |
| PRESTAMOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS | 190,079.51 | 9,036.30 | 108,579.55 | 172,176.08 | 213,130.90 |
| INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ARRENDAMIENTOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 228,019.52 | 42,501.30 | 115,855.91 | 154,893.92 | 372,493.34 |
| INTERESES PAGADOS | 132,136.37 | 23,277.50 | 77,585.60 | 105,528.43 | 136,786.21 |
| COMISIONES | 95,883.15 | 19,223.80 | 38,270.31 | 49,365.49 | 235,707.13 |
| INGRESO NETO DE INTERESES | (37,940.01) | (33,465.00) | (7,276.36) | 17,282.16 | (159,362.44) |
| OTROS INGRESOS | 1,428,219.87 | 1,270,021.28 | 2,247,601.97 | 3,186,031.94 | 4,221,493.57 |
| COMISIONES | 119,423.79 | 46,429.99 | 115,363.44 | 191,630.78 | 351,287.19 |
| OPERACIONES CON DIVISAS | 29,199.10 | 0.00 | 0.00 | 0.00 | 0.00 |
| DIVIDENDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS INGRESOS | 1,279,596.98 | 1,223,591.29 | 2,132,238.53 | 2,994,401.16 | 3,870,206.38 |
| INGRESOS DE OPERACIONES | 1,390,279.86 | 1,236,556.28 | 2,240,325.61 | 3,203,314.10 | 4,062,131.13 |
| EGRESOS GENERALES | 1,903,250.27 | 643,396.13 | 1,151,483.30 | 1,715,969.89 | 2,314,658.94 |
| GASTOS ADMINISTRATIVOS | 1,168,146.60 | 422,076.97 | 707,634.84 | 1,021,874.96 | 1,362,188.03 |
| GASTOS GENERALES | 285,562.05 | 108,714.35 | 197,484.60 | 296,107.32 | 414,182.41 |
| GASTOS DE DEPRECIACION | 132,784.49 | 40,935.77 | 81,871.55 | 123,257.11 | 166,518.51 |
| OTROS GASTOS | 316,757.13 | 71,669.04 | 164,492.31 | 274,730.50 | 371,769.99 |
| UTILIDADES ANTES DE PROVISIONES | (512,970.41) | 593,160.15 | 1,088,842.31 | 1,487,344.21 | 1,747,472.19 |
| CUENTAS MALAS | 2,919.00 | 6,660.00 | 6,553.00 | 18,103.00 | 18,103.00 |
| UTILIDAD DEL PERIODO | (515,889.41) | 586,500.15 | 1,082,289.31 | 1,469,241.21 | 1,729,369.19 |