

**Banco Credit Andorra (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	2,908,600.71	785,643.14	1,467,138.23	2,117,295.17	2,912,619.57
PRESTAMOS	978,562.20	337,067.22	613,015.11	921,432.65	1,270,005.03
DEPOSITOS	1,930,038.51	448,575.92	854,123.12	1,195,862.52	1,642,614.54
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	2,323,996.37	388,815.89	1,078,825.30	1,565,782.92	2,010,236.45
INTERESES PAGADOS	2,193,796.30	383,703.86	750,853.46	1,017,070.92	1,381,783.07
COMISIONES	130,200.07	5,112.03	327,971.84	548,712.00	628,453.38
INGRESO NETO DE INTERESES	584,604.34	396,827.25	388,312.93	551,512.25	902,383.12
OTROS INGRESOS	1,437,138.61	374,711.34	608,773.87	3,208,406.28	4,653,201.33
COMISIONES	493,642.47	927.40	40,522.89	5,605.06	19,605.06
OPERACIONES CON DIVISAS	0.00	68,072.49	113,115.41	177,020.95	226,479.10
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	943,496.14	305,711.45	455,135.57	3,025,780.27	4,407,117.17
INGRESOS DE OPERACIONES	2,021,742.95	771,538.59	997,086.80	3,759,918.53	5,555,584.45
EGRESOS GENERALES	3,710,157.08	873,342.28	1,714,612.78	3,574,676.46	5,076,856.03
GASTOS ADMINISTRATIVOS	2,486,486.19	601,448.26	1,186,355.94	2,424,934.70	3,327,738.84
GASTOS GENERALES	634,848.62	108,792.28	215,154.39	311,275.01	488,635.28
GASTOS DE DEPRECIACION	29,042.63	6,962.06	18,316.18	19,224.49	21,811.59
OTROS GASTOS	559,779.64	156,139.68	294,786.27	819,242.26	1,238,670.32
UTILIDADES ANTES DE PROVISIONES	(1,688,414.13)	(101,803.69)	(717,525.98)	185,242.07	478,728.42
CUENTAS MALAS	289,300.00	(103,800.00)	(160,300.00)	(142,574.06)	(38,313.52)
UTILIDAD DEL PERIODO	(1,977,714.13)	1,996.31	(557,225.98)	327,816.13	517,041.94