

BANCO CREDIT ANDORRA (PANAMÁ), S. A.  
BALANCE CONSOLIDADO DE SUBSIDIARIAS  
A SEPTIEMBRE 2024

|                              | 2023           | 2024           |                |                |              |
|------------------------------|----------------|----------------|----------------|----------------|--------------|
|                              | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO        | 95,047,059.60  | 99,264,654.88  | 98,479,820.57  | 122,171,513.12 | 0.00         |
| DEPÓSITOS INTERNOS EN BANCOS | 1,291,892.20   | 1,036,637.05   | 803,107.53     | 1,015,041.55   | 0.00         |
| A LA VISTA                   | 1,291,892.20   | 1,036,637.05   | 803,107.53     | 1,015,041.55   | 0.00         |
| A PLAZO                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| DEPÓSITOS EXTERNOS EN BANCOS | 93,754,567.40  | 98,227,417.83  | 97,676,113.04  | 121,155,871.57 | 0.00         |
| A LA VISTA                   | 16,442,184.19  | 19,673,721.17  | 18,351,571.22  | 38,640,321.22  | 0.00         |
| A PLAZO                      | 77,312,383.21  | 78,553,696.66  | 79,324,541.82  | 82,515,550.35  | 0.00         |
| OTROS                        | 600.00         | 600.00         | 600.00         | 600.00         | 0.00         |
| CARTERA CREDITICIA NETA      | 57,709,688.35  | 59,528,218.04  | 66,165,711.63  | 36,605,364.84  | 0.00         |
| INTERNA                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| EXTERNA                      | 57,713,248.20  | 59,529,013.40  | 66,166,519.48  | 36,605,983.10  | 0.00         |
| MENOS PROVISIONES            | (3,559.85)     | (795.36)       | (807.85)       | (618.26)       | 0.00         |
| INTERNA                      | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| EXTERNA                      | (3,559.85)     | (795.36)       | (807.85)       | (618.26)       | 0.00         |
| 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                | 3,213,564.38   | 4,109,681.87   | 5,763,707.03   | 7,116,033.41   | 0.00         |
| INTERNOS                     | 1,156,659.02   | 1,218,234.84   | 1,219,930.85   | 1,163,476.93   | 0.00         |
| EXTERNOS                     | 2,056,905.36   | 2,891,447.03   | 4,543,776.18   | 5,952,556.48   | 0.00         |
| ACTIVO TOTAL NETO            | 155,970,312.33 | 162,902,554.79 | 170,409,239.23 | 165,892,911.37 | 0.00         |
| DEPOSITOS                    | 128,096,972.84 | 133,257,389.48 | 139,727,285.64 | 132,928,220.32 | 0.00         |
| 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                           | 128,096,972.84 | 133,257,389.48 | 139,727,285.64 | 132,928,220.32 | 0.00         |
| OFICIALES                          | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| DE PARTICULARES                    | 109,196,578.34 | 106,583,064.68 | 111,039,247.64 | 117,755,168.80 | 0.00         |
| A LA VISTA                         | 31,884,195.13  | 28,029,368.02  | 31,714,705.82  | 36,645,315.07  | 0.00         |
| A PLAZO                            | 77,312,383.21  | 78,553,696.66  | 79,324,541.82  | 81,109,853.73  | 0.00         |
| DE AHORROS                         | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| DE BANCOS                          | 18,900,394.50  | 26,674,324.80  | 28,688,038.00  | 15,173,051.52  | 0.00         |
| A LA VISTA                         | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| A PLAZO                            | 18,900,394.50  | 26,674,324.80  | 28,688,038.00  | 15,173,051.52  | 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                      | 2,113,279.07   | 3,225,955.59   | 3,849,632.13   | 5,569,032.12   | 0.00         |
| INTERNOS                           | 1,289,350.72   | 1,391,651.30   | 1,007,417.40   | 1,092,833.41   | 0.00         |
| EXTERNOS                           | 823,928.35     | 1,834,304.29   | 2,842,214.73   | 4,476,198.71   | 0.00         |
| PATRIMONIO                         | 25,760,060.42  | 26,419,209.69  | 26,832,321.46  | 27,395,658.94  | 0.00         |
| CAPITAL                            | 11,950,000.00  | 11,950,000.00  | 11,950,000.00  | 11,950,000.00  | 0.00         |
| RESERVAS DE CAPITAL                | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| OTRAS RESERVAS                     | 2,156,981.81   | 2,166,399.40   | 2,156,981.81   | 2,156,981.81   | 0.00         |
| UTILIDAD DEL PERIODO Y DE PERIODOS | 11,653,078.61  | 12,302,810.29  | 12,725,339.65  | 13,288,677.13  | 0.00         |

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|                                                     | TRIMESTRE IV   | TRIMESTRE I    | TRIMESTRE II   | TRIMESTRE III  | TRIMESTRE IV |
| ANTERIORES                                          |                |                |                |                |              |
| AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES) | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO       | 0.00           | 0.00           | 0.00           | 0.00           | 0.00         |
| PASIVO Y PATRIMONIO TOTAL                           | 155,970,312.33 | 162,902,554.76 | 170,409,239.23 | 165,892,911.38 | 0.00         |