

BANCO CREDIT ANDORRA (PANAMÁ), S. A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 4,681.94 | 5,284.75 | 8,716.61 | 14,194.27 | 26,216.08 | 59,619.00 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 4,295.73 | 4,096.21 | 7,361.15 | 11,514.99 | 24,203.09 | 55,837.44 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 0.00 | 419.78 | 158.20 | 439.75 | 1,659.32 | 2,328.28 | 0.00 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 0.00 | 419.78 | 158.20 | 439.75 | 1,659.32 | 2,328.28 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 306.22 | 1,285.51 | 4,598.96 | 10,270.15 | 22,651.35 | 51,783.74 | 0.00 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 57.26 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 57.26 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 306.22 | 1,285.51 | 4,598.96 | 10,270.15 | 22,651.35 | 51,726.47 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 306.22 | 1,285.51 | 4,139.48 | 9,817.13 | 22,365.75 | 51,726.47 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 459.48 | 453.02 | 285.60 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 4,309.47 | 3,889.47 | 3,743.87 | 3,388.74 | 3,082.95 | 3,181.66 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 2,340.97 | 2,642.38 | 4,358.31 | 7,097.14 | 15,449.01 | 32,451.87 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 0.00 | 209.89 | 79.10 | 219.87 | 829.66 | 1,374.03 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 0.00 | 209.89 | 79.10 | 219.87 | 829.66 | 1,374.03 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 2,154.73 | 1,944.74 | 1,871.93 | 1,694.37 | 3,696.21 | 3,535.57 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 0.47 | 5.31 | 10.35 | 37.48 | 47.36 | 36.17 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 0.14 | 3.22 | 5.31 | 12.10 | 18.16 | 18.92 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 0.34 | 2.08 | 5.04 | 25.38 | 29.20 | 17.25 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 9.86 | 908.89 | 1,158.45 | 1,179.27 | 1,251.49 | 9,494.52 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 10.19 | 910.97 | 1,163.49 | 1,204.65 | 1,280.69 | 9,511.77 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 200.76 | 1,673.42 | 2,071.60 | 2,452.67 | 2,819.36 | 9,407.61 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | (190.56) | (762.45) | (908.11) | (1,248.02) | (1,538.66) | 104.16 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | (190.56) | (764.15) | (909.81) | (1,249.72) | (1,555.51) | 98.71 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 0.00 | 1.70 | 1.70 | 1.70 | 16.85 | 22.30 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.00 | 0.40 | 1.07 | 0.39 | 1.02 | 0.96 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 92.04 | 73.60 | 42.95 | 23.87 | 11.76 | 5.34 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 0.00 | 926.56 | 2,366.50 | 770.61 | 185.80 | 136.65 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 0.00 | 926.56 | 2,366.50 | 770.61 | 185.80 | 136.65 | 0.00 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 1,402.81 | 318.64 | 160.06 | 112.12 | 106.85 | 107.83 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 91.75 | 77.51 | 84.45 | 81.12 | 92.32 | 93.66 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 1,402.81 | 318.64 | 160.06 | 112.12 | 106.85 | 107.83 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | (1,456.31) | (2,300.38) | (757.84) | (187.49) | 28.74 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | (8.14) | (115.68) | (41.75) | (23.48) | (10.07) | 1.22 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | (8.84) | (157.17) | (97.21) | (98.34) | (42.08) | 11.17 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | 10.11 | 26.17 | 22.73 | 5.71 | 10.53 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00 | 6.14 | 13.44 | 7.34 | 2.19 | 5.51 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 0.00 | 3.97 | 12.73 | 15.39 | 3.52 | 5.02 | 0.00 | 0.00 | 0.00 |

