

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	26,216.08	59,619.00	60,916.68	99,445.79	160,465.07	231,984.54	234,637.08	219,872.88	214,347.31
ACTIVOS LIQUIDOS	24,203.09	55,837.44	55,676.21	67,287.88	125,115.40	173,177.64	168,724.80	144,497.36	136,269.06
TOTAL DE PRESTAMOS	1,659.32	2,328.28	2,628.41	29,681.01	33,493.84	56,931.70	62,824.30	72,261.83	75,367.79
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,659.32	2,328.28	2,628.41	29,681.01	33,493.84	56,931.70	62,824.30	72,261.83	75,367.79
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	22,651.35	51,783.74	52,797.61	92,416.30	153,931.40	226,098.18	229,825.43	214,838.78	208,843.06
LOCALES	0.00	57.26	0.00	0.00	0.00	58,246.44	74,941.62	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	57.26	0.00	0.00	0.00	58,246.44	74,941.62	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	22,651.35	51,726.47	52,797.61	92,416.30	153,931.40	167,851.74	154,883.81	214,838.78	208,843.06
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	22,365.75	51,726.47	52,797.61	76,027.49	153,931.00	145,834.93	132,504.61	189,838.66	193,842.95
DEPOSITOS DE BANCOS	285.60	0.00	0.00	16,388.81	0.41	22,016.81	22,379.19	25,000.12	15,000.12
PATRIMONIO TOTAL	3,082.95	3,181.66	6,747.09	5,625.31	4,742.23	3,673.29	3,321.08	3,484.90	4,091.48
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	15,449.01	32,451.87	34,816.65	56,820.03	93,340.57	145,801.77	147,776.88	159,659.33	187,406.19
ACTIVOS GENERADORES DE INGRESOS	829.66	1,374.03	1,393.31	15,060.38	17,576.58	29,629.99	32,726.35	50,971.42	54,430.82
TOTAL DE PRESTAMOS	829.66	1,374.03	1,393.31	15,060.38	17,576.58	29,629.99	32,726.35	50,971.42	54,430.82
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,696.21	3,535.57	5,245.48	4,507.03	3,912.59	3,427.48	5,034.09	4,555.11	4,416.86
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47.36	36.17	121.15	287.25	631.36	547.24	1,269.72	2,081.11	2,908.70
EGRESOS DE OPERACIONES	18.16	18.92	51.80	131.23	268.74	358.38	856.34	1,597.51	2,183.51
INGRESO NETO DE INTERESES	29.20	17.25	69.35	156.02	362.62	188.86	413.38	483.60	725.19

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	1,251.49	9,494.52	18,606.21	40,999.43	75,917.88	35,177.67	90,802.07	141,880.20	196,080.35
INGRESO DE OPERACIONES	1,280.69	9,511.77	18,675.56	41,155.45	76,280.50	35,366.53	91,215.45	142,363.80	196,805.54
EGRESOS GENERALES	2,819.36	9,407.61	20,496.47	43,831.40	80,038.68	36,201.47	92,464.61	144,542.13	198,366.99
UTILIDAD ANTES DE PROVISIONES	(1,538.66)	104.16	(1,820.91)	(2,675.94)	(3,758.18)	(834.94)	(1,249.15)	(2,178.33)	(1,561.45)
UTILIDAD DEL PERIODO	(1,555.51)	98.71	(1,835.86)	(2,957.64)	(4,082.33)	(1,068.94)	(1,421.15)	(2,457.33)	(1,850.75)
<b>CALIDAD DE ACTIVOS</b>									
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	16.85	22.30	31.80	298.55	341.00	575.00	513.00	620.00	630.30
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 (%)	1.02	0.96	1.21	1.01	1.02	1.01	0.82	0.86	0.84
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.76	5.34	11.08	5.66	2.96	1.58	1.42	1.58	1.91
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	185.80	136.65	256.70	18.95	14.16	6.45	5.29	4.82	5.43
PATRIMONIO / PRESTAMOS TOTALES (%)	185.80	136.65	256.70	18.95	14.16	6.45	5.29	4.82	5.43
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	106.85	107.83	105.45	72.81	81.28	76.59	73.41	67.26	65.25
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	92.32	93.66	91.40	67.66	77.97	74.65	71.91	65.72	63.57
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	106.85	107.83	105.45	72.81	81.28	76.59	73.41	67.26	65.25
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(187.49)	28.74	(263.53)	(26.18)	(23.23)	(14.43)	(8.69)	(6.43)	(3.40)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(10.07)	1.22	(10.55)	(6.94)	(4.37)	(2.93)	(1.92)	(2.05)	(0.99)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(42.08)	11.17	(70.00)	(87.50)	(104.34)	(124.75)	(56.46)	(71.93)	(41.90)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.71	10.53	17.39	2.54	3.59	7.39	7.76	5.44	5.34
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	5.51	7.44	1.16	1.53	4.84	5.23	4.18	4.01
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.52	5.02	9.95	1.38	2.06	2.55	2.53	1.27	1.33

