

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	160,465.07	231,984.54	234,637.08	219,872.88	214,347.31	217,251.64	216,822.75	0.00	0.00
ACTIVOS LIQUIDOS	125,115.40	173,177.64	168,724.80	144,497.36	136,269.06	148,121.30	151,665.51	0.00	0.00
TOTAL DE PRESTAMOS	33,493.84	56,931.70	62,824.30	72,261.83	75,367.79	64,546.04	63,354.86	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	33,493.84	56,931.70	62,824.30	72,261.83	75,367.79	64,546.04	63,354.86	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	153,931.40	226,098.18	229,825.43	214,838.78	208,843.06	211,634.32	211,725.58	0.00	0.00
LOCALES	0.00	58,246.44	74,941.62	0.00	0.00	0.00	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	58,246.44	74,941.62	0.00	0.00	0.00	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	153,931.40	167,851.74	154,883.81	214,838.78	208,843.06	211,634.32	211,725.58	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	153,931.00	145,834.93	132,504.61	189,838.66	193,842.95	196,634.20	206,725.58	0.00	0.00
DEPOSITOS DE BANCOS	0.41	22,016.81	22,379.19	25,000.12	15,000.12	15,000.12	5,000.00	0.00	0.00
PATRIMONIO TOTAL	4,742.23	3,673.29	3,321.08	3,484.90	3,964.52	3,966.51	3,407.29	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	93,340.57	145,801.77	147,776.88	159,659.33	187,406.19	224,618.09	225,729.92	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	17,576.58	29,629.99	32,726.35	50,971.42	54,430.82	60,738.87	63,089.58	0.00	0.00
TOTAL DE PRESTAMOS	17,576.58	29,629.99	32,726.35	50,971.42	54,430.82	60,738.87	63,089.58	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	3,912.59	3,427.48	5,034.09	4,555.11	4,353.38	3,819.90	3,364.19	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	631.36	547.24	1,269.72	2,081.11	2,908.70	785.64	1,467.14	0.00	0.00
EGRESOS DE OPERACIONES	268.74	358.38	856.34	1,597.51	2,310.47	388.82	1,080.19	0.00	0.00
INGRESO NETO DE INTERESES	362.62	188.86	413.38	483.60	598.22	396.83	386.94	0.00	0.00

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	75,917.88	35,177.67	90,802.07	141,880.20	196,080.35	35,347.22	63,266.63	0.00	0.00
INGRESO DE OPERACIONES	76,280.50	35,366.53	91,215.45	142,363.80	196,678.58	35,744.04	63,653.57	0.00	0.00
EGRESOS GENERALES	80,038.68	36,201.47	92,464.61	144,542.13	198,366.99	35,845.85	64,371.10	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	(3,758.18)	(834.94)	(1,249.15)	(2,178.33)	(1,688.42)	(101.80)	(717.53)	0.00	0.00
UTILIDAD DEL PERIODO	(4,082.33)	(1,068.94)	(1,421.15)	(2,457.33)	(1,977.72)	2.00	(557.23)	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	341.00	575.00	513.00	620.00	630.30	526.50	470.00	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 (%)	1.02	1.01	0.82	0.86	0.84	0.82	0.74	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	2.96	1.58	1.42	1.58	1.85	1.83	1.57	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.16	6.45	5.29	4.82	5.26	6.15	5.38	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.16	6.45	5.29	4.82	5.26	6.15	5.38	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 (%)	81.28	76.59	73.41	67.26	65.25	69.99	71.63	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	77.97	74.65	71.91	65.72	63.57	68.18	69.95	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	81.28	76.59	73.41	67.26	65.25	69.99	71.63	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(23.23)	(14.43)	(8.69)	(6.43)	(3.63)	0.01	(1.77)	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(4.37)	(2.93)	(1.92)	(2.05)	(1.06)	0.00	(0.49)	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(104.34)	(124.75)	(56.46)	(71.93)	(45.43)	0.21	(33.13)	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.59	7.39	7.76	5.44	5.34	5.17	4.65	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.53	4.84	5.23	4.18	4.24	2.56	3.42	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.06	2.55	2.53	1.27	1.10	2.61	1.23	0.00	0.00

