

**Banco Credit Andorra (Panamá), S. A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Balboas)**

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	44,254.02	36,168.49	121,145.19	287,250.75	631,359.05
PRESTAMOS	6,482.75	9,031.17	23,785.99	89,002.91	221,384.85
DEPOSITOS	37,771.27	27,137.32	97,359.20	198,247.84	409,974.20
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	8,939.80	15,463.94	47,079.92	126,513.86	264,022.27
INTERESES PAGADOS	8,924.80	15,450.94	47,064.05	126,497.99	264,006.40
COMISIONES	15.00	13.00	15.87	15.87	15.87
INGRESO NETO DE INTERESES	35,314.22	20,704.55	74,065.27	160,736.89	367,336.78
OTROS INGRESOS	89,940.64	1,424,549.84	507,408.63	740,295.47	1,020,675.82
COMISIONES	11,328.76	25,752.48	53,512.14	61,384.56	109,226.76
OPERACIONES CON DIVISAS	20,733.58	0.00	0.00	0.00	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	57,878.30	1,398,797.36	453,896.49	678,910.91	911,449.06
INGRESOS DE OPERACIONES	125,254.86	1,445,254.39	581,473.90	901,032.36	1,388,012.60
EGRESOS GENERALES	1,341,811.99	1,334,313.59	2,398,837.98	3,380,635.21	5,004,952.87
GASTOS ADMINISTRATIVOS	655,473.21	922,136.56	1,544,228.52	2,215,167.95	3,514,540.12
GASTOS GENERALES	130,641.88	268,443.22	515,167.06	666,086.85	734,239.91
GASTOS DE DEPRECIACION	22,080.14	5,586.67	16,397.57	24,555.41	33,912.35
OTROS GASTOS	533,616.76	138,147.14	323,044.83	474,825.00	722,260.49
UTILIDADES ANTES DE PROVISIONES	(1,216,557.13)	110,940.80	(1,817,364.08)	(2,479,602.85)	(3,616,940.27)
CUENTAS MALAS	16,850.00	5,450.00	14,950.00	281,695.55	324,150.00
UTILIDAD DEL PERIODO	(1,233,407.13)	105,490.80	(1,832,314.08)	(2,761,298.40)	(3,941,090.27)