

**Banco Credit Andorra (Panamá), S. A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**



	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	125,115,396.93	173,177,760.72	168,724,798.23	144,497,358.42	136,269,062.40
DEPÓSITOS INTERNOS EN BANCOS	2,501,845.57	2,104,147.87	1,881,365.35	918,550.80	1,767,639.45
A LA VISTA	2,501,845.57	2,104,147.87	1,881,365.35	918,550.80	1,767,639.45
A PLAZO	0.00	0.00	0.00	0.00	0.00
DEPÓSITOS INTERNOS EN BANCOS	122,612,591.36	171,073,012.85	166,842,722.23	143,578,080.35	134,500,506.40
A LA VISTA	39,417,873.82	54,585,047.58	50,770,025.22	29,988,346.47	17,238,669.80
A PLAZO	83,194,717.54	116,487,965.27	116,072,697.01	113,589,733.88	117,261,836.60
OTROS	960.00	600.00	710.65	727.27	916.55
CARTERA CREDITICIA NETA	33,493,838.60	56,931,697.23	62,824,296.93	72,261,825.65	75,367,791.52
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	33,834,838.60	57,506,697.23	63,337,296.93	72,881,825.65	75,998,091.52
MENOS PROVISIONES	(341,000.00)	(575,000.00)	(513,000.00)	(620,000.00)	(630,300.00)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(341,000.00)	(575,000.00)	(513,000.00)	(620,000.00)	(630,300.00)
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	1,855,832.33	1,875,084.93	3,042,987.33	3,113,692.93	2,710,457.04
INTERNOS	418,200.88	459,192.32	475,642.28	396,019.81	322,905.94
EXTERNOS	1,437,631.45	1,415,892.61	2,567,345.05	2,717,673.12	2,387,551.10
ACTIVO TOTAL NETO	160,465,067.86	231,984,542.88	234,592,082.49	219,872,877.00	214,347,310.96
DEPOSITOS	153,931,400.20	226,098,397.86	229,825,428.85	214,838,776.97	208,843,064.18
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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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	153,931,400.20	226,098,397.86	229,825,428.85	214,838,776.97	208,843,064.18
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	138,033,991.48	209,023,464.71	212,446,642.27	194,838,776.97	198,843,064.18
A LA VISTA	59,120,620.63	64,727,845.19	58,465,271.41	53,006,345.63	72,259,942.77
A PLAZO	78,913,370.85	144,295,619.52	153,981,370.86	141,832,431.34	126,583,121.41
DE AHORROS	0.00	0.00	0.00	0.00	0.00
DE BANCOS	15,897,408.72	17,074,933.15	17,378,786.58	20,000,000.00	10,000,000.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	15,897,408.72	17,074,933.15	17,378,786.58	20,000,000.00	10,000,000.00
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	1,791,434.64	2,212,977.98	1,445,574.09	1,549,195.51	1,412,761.72
INTERNOS	1,623,526.86	1,782,464.93	688,301.00	815,504.67	913,632.28
EXTERNOS	167,907.78	430,513.05	757,273.09	733,690.84	499,129.44
PATRIMONIO	4,742,233.02	3,673,167.04	3,321,079.55	3,484,904.54	4,091,485.88
CAPITAL	10,000,000.00	10,000,000.00	10,000,000.00	11,200,000.00	11,200,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE	(5,358,140.67)	(6,362,547.84)	(6,718,516.57)	(7,824,405.53)	(7,323,867.77)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	100,373.69	35,714.88	39,596.12	109,310.07	215,353.65
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	160,465,067.86	231,984,542.88	234,592,082.49	219,872,877.02	214,347,311.78