

**ANDBANC (Panamá), S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
**( En Balboas)**

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	52,962.34	39,634.04	83,453.05	128,253.83	190,079.51
PRESTAMOS	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	52,962.34	39,634.04	83,453.05	128,253.83	190,079.51
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	(40,974.23)	(35,767.93)	(78,377.26)	(145,772.07)	228,019.52
INTERESES PAGADOS	(37,004.25)	(31,433.73)	(69,270.07)	(103,264.09)	132,136.37
COMISIONES	(3,969.98)	(4,334.20)	(9,107.19)	(42,507.98)	95,883.15
INGRESO NETO DE INTERESES	93,936.57	75,401.97	161,830.31	274,025.90	(37,940.01)
OTROS INGRESOS	81,259.81	62,930.15	119,564.89	590,003.77	1,428,219.87
COMISIONES	18,638.38	27,209.23	56,202.28	96,994.19	119,423.79
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	29,199.10
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	62,621.43	35,720.92	63,362.61	493,009.58	1,279,596.98
INGRESOS DE OPERACIONES	175,196.38	138,332.12	281,395.20	864,029.67	1,390,279.86
EGRESOS GENERALES	(1,439,765.47)	(539,603.41)	(1,128,754.71)	(1,600,015.63)	1,903,250.27
GASTOS ADMINISTRATIVOS	(967,011.94)	(375,100.45)	(783,216.89)	(1,051,560.12)	1,168,146.60
GASTOS GENERALES	(196,510.43)	(63,787.81)	(126,907.88)	(195,463.73)	285,562.05
GASTOS DE DEPRECIACION	(96,301.69)	(32,741.38)	(65,846.57)	(99,315.62)	132,784.49
OTROS GASTOS	(179,941.41)	(67,973.77)	(152,783.37)	(253,676.16)	316,757.13
UTILIDADES ANTES DE PROVISIONES	1,614,961.85	677,935.53	1,410,149.91	2,464,045.30	(512,970.41)
CUENTAS MALAS	0.00	0.00	(2,919.00)	(2,919.00)	2,919.00
UTILIDAD DEL PERIODO	1,614,961.85	677,935.53	1,413,068.91	2,466,964.30	(515,889.41)