

ANDBANC (PANAMÁ), S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	357,759.05	154,277.24	393,966.04	789,430.99	1,284,887.48
PRESTAMOS	0.00	110,488.19	210,298.21	332,477.16	559,826.33
DEPOSITOS	357,759.05	43,789.05	102,372.10	179,606.45	276,078.87
INVERSIONES	0.00	0.00	81,295.73	277,347.38	448,982.28
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	2,080,417.07	178,867.02	780,121.51	1,115,823.14	1,414,745.52
INTERESES PAGADOS	106,100.43	46,697.12	104,768.51	167,431.99	241,167.32
COMISIONES	1,974,316.64	132,169.90	675,353.00	948,391.15	1,173,578.20
INGRESO NETO DE INTERESES	(1,722,658.02)	(24,589.78)	(386,155.47)	(326,392.15)	(129,858.04)
OTROS INGRESOS	10,775,734.75	2,903,465.54	7,292,746.30	10,245,846.72	13,215,044.11
COMISIONES	2,504,613.22	704,624.16	2,448,716.07	3,818,391.56	5,147,006.40
OPERACIONES CON DIVISAS	0.00	0.00	0.00	0.00	0.00
DIVIDENDOS	0.00	0.00	0.00	0.00	0.00
OTROS INGRESOS	8,271,121.53	2,198,841.38	4,844,030.23	6,427,455.16	8,068,037.71
INGRESOS DE OPERACIONES	9,053,076.73	2,878,875.76	6,906,590.83	9,919,454.57	13,085,186.07
EGRESOS GENERALES	4,780,711.16	1,301,273.98	2,889,582.06	4,461,694.01	5,937,629.32
GASTOS ADMINISTRATIVOS	3,203,665.54	897,010.69	1,855,921.67	2,840,985.36	3,699,760.59
GASTOS GENERALES	685,049.95	144,553.70	385,982.89	553,380.54	872,401.59
GASTOS DE DEPRECIACION	228,006.10	43,032.45	74,907.72	233,569.02	279,862.91
OTROS GASTOS	663,989.57	216,677.14	572,769.78	833,759.09	1,085,604.23
UTILIDADES ANTES DE PROVISIONES	4,272,365.57	1,577,601.78	4,017,008.77	5,457,760.56	7,147,556.75
CUENTAS MALAS	0.00	0.00	0.00	0.00	0.00
UTILIDAD DEL PERIODO	4,272,365.57	1,577,601.78	4,017,008.77	5,457,760.56	7,147,556.75