



Fecha: 9 de Noviembre de 2006

BCT BANK INTERNATIONAL, S. A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2004 | | 2005 | | | |
|---------------------------------|---------------|--------------|---------------|---------------|---------------|--|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | |
| INGRESO POR INTERESES | 22,329,695.74 | 5,653,990.03 | 11,625,736.99 | 17,954,864.44 | 24,931,153.28 | |
| Préstamos | 22,015,707.50 | 5,506,711.68 | 11,259,229.63 | 17,241,821.25 | 23,652,045.83 | |
| Depósitos | 219,606.89 | 121,255.50 | 309,946.66 | 515,304.10 | 706,388.87 | |
| Inversiones | 94,381.35 | 26,022.85 | 56,560.70 | 197,739.09 | 572,718.58 | |
| 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 | 18,652,061.18 | 4,462,903.10 | 8,997,781.57 | 13,871,101.78 | 18,965,947.37 | |
| Intereses Pagados | 18,151,729.41 | 4,323,697.84 | 8,723,892.08 | 13,409,323.02 | 18,325,032.46 | |
| Comisiones | 500,331.77 | 139,205.26 | 273,889.49 | 461,778.76 | 640,914.91 | |
| INGRESO NETO DE INTERESES | 3,677,634.56 | 1,191,086.93 | 2,627,955.42 | 4,083,762.66 | 5,965,205.91 | |
| OTROS INGRESOS | 5,183,345.48 | 332,153.22 | 2,104,269.22 | 2,431,321.24 | 3,193,541.73 | |
| Comisiones | 5,024,174.42 | 106,551.86 | 2,040,566.65 | 2,367,618.67 | 2,989,839.16 | |
| Oper. 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 | 159,171.06 | 225,601.36 | 63,702.57 | 63,702.57 | 203,702.57 | |
| INGRESOS DE OPERACIONES | 8,860,980.04 | 1,523,240.15 | 4,732,224.64 | 6,515,083.90 | 9,158,747.64 | |
| EGRESOS GENERALES | 3,881,652.96 | 384,350.77 | 2,225,991.56 | 2,793,400.96 | 3,540,773.79 | |
| Gastos Administrativos | 3,752,931.59 | 82,476.89 | 1,741.70 | 2,007.30 | 2,433.59 | |
| Gastos Generales | 30,261.63 | 8,729.16 | 5,466.22 | 0.00 | 0.00 | |
| G. de Depreciación | 48,954.57 | 10,264.43 | 0.00 | 0.00 | 0.00 | |
| Otros Gastos | 49,505.17 | 282,880.29 | 2,218,783.64 | 2,791,393.66 | 3,538,340.20 | |
| UTILIDADES ANTES DE PROVISIONES | 4,979,327.08 | 1,138,889.38 | 2,506,233.08 | 3,721,682.94 | 5,617,973.85 | |
| CUENTAS MALAS | 0.00 | 40,000.00 | 182,417.67 | 289,262.08 | 391,543.82 | |



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(En Balboas)

| Descripcion | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
|----------------------|--------------|--------------|--------------|---------------|--------------|
| UTILIDAD DEL PERIODO | 4,979,327.08 | 1,098,889.38 | 2,323,815.41 | 3,432,420.86 | 5,226,430.03 |