



Fecha: 9 de Noviembre de 2006

**BANESCO BANCO UNIVERSAL, C. A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2004		2005			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
<b>INGRESO POR INTERESES</b>	11,009,488.00	4,513,591.00	7,919,905.00	12,931,538.32	14,581,096.00	
Préstamos	2,630,202.00	382,108.00	683,328.00	1,240,165.00	1,567,614.00	
Depósitos	1,879,041.00	2,702,560.00	4,218,768.00	5,681,458.00	7,109,975.00	
Inversiones	6,500,245.00	1,428,923.00	3,017,809.00	6,009,915.32	5,903,507.00	
Arrendamientos	0.00	0.00	0.00	0.00	0.00	
Otros	0.00	0.00	0.00	0.00	0.00	
<b>EGRESOS DE OPERACIONES</b>	2,920,388.24	598,135.00	1,134,790.00	1,692,994.00	2,246,723.00	
Intereses Pagados	2,843,030.84	588,866.00	1,115,013.00	1,660,090.00	2,197,071.00	
Comisiones	77,357.40	9,269.00	19,777.00	32,904.00	49,652.00	
<b>INGRESO NETO DE INTERESES</b>	8,089,099.76	3,915,456.00	6,785,115.00	11,238,544.32	12,334,373.00	
<b>OTROS INGRESOS</b>	15,290,337.00	-1,755,047.00	-6,450,595.00	-6,707,991.00	-5,373,932.00	
Comisiones	0.00	56,600.00	95,178.00	0.00	0.00	
Oper. con Divisas	2,988,349.00	-1,098,092.00	-6,003,747.00	-6,036,964.00	-6,439,821.00	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	12,301,988.00	-713,555.00	-542,026.00	-671,027.00	1,065,889.00	
<b>INGRESOS DE OPERACIONES</b>	23,379,436.76	2,160,409.00	334,520.00	4,530,553.32	6,960,441.00	
<b>EGRESOS GENERALES</b>	1,052,963.00	197,072.00	372,029.00	560,608.00	1,166,709.00	
Gastos Administrativos	597,495.00	146,592.00	265,606.00	388,012.00	468,114.00	
Gastos Generales	43,774.00	14,001.00	23,261.00	60,070.00	386,279.00	
G. de Depreciación	8,754.00	3,939.00	3,796.00	5,382.00	6,969.00	
Otros Gastos	402,940.00	32,540.00	79,366.00	107,144.00	305,347.00	
<b>UTILIDADES ANTES DE PROVISIONES</b>	22,326,473.76	1,963,337.00	-37,509.00	3,969,945.32	5,793,732.00	
<b>CUENTAS MALAS</b>	104,565.00	0.00	250,000.00	250,000.00	250,000.00	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	22,221,908.76	1,963,337.00	-287,509.00	3,719,945.32	5,543,732.00