



Fecha: 9 de Noviembre de 2006

BANCO CUSCATLÁN DE PANAMA, 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	36,410,464.00	10,413,268.89	21,572,799.00	32,929,210.00	46,867,547.00	
Préstamos	32,274,918.00	9,014,713.50	18,550,894.00	28,377,867.00	39,166,556.65	
Depósitos	1,682,761.00	510,008.96	900,770.00	1,485,103.00	2,057,229.72	
Inversiones	2,434,514.00	888,546.43	2,121,135.00	3,066,240.00	5,627,173.90	
Arrendamientos	0.00	0.00	0.00	0.00	0.00	
Otros	18,271.00	0.00	0.00	0.00	16,586.73	
EGRESOS DE OPERACIONES	22,817,740.00	6,353,435.78	12,907,744.00	19,761,962.00	27,894,723.00	
Intereses Pagados	21,558,027.00	6,110,275.91	12,398,123.00	18,959,823.00	26,681,362.69	
Comisiones	1,259,713.00	243,159.87	509,621.00	802,139.00	1,213,360.31	
INGRESO NETO DE INTERESES	13,592,724.00	4,059,833.11	8,665,055.00	13,167,248.00	18,972,824.00	
OTROS INGRESOS	10,895,695.00	2,971,934.59	6,675,836.00	10,208,863.00	13,465,680.14	
Comisiones	6,069,180.00	1,455,824.65	3,227,324.00	4,979,683.00	7,627,650.03	
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00	
Dividendos	222,365.00	33,887.03	97,776.00	152,911.00	152,910.98	
Otros Ingresos	4,604,150.00	1,482,222.91	3,350,736.00	5,076,269.00	5,685,119.13	
INGRESOS DE OPERACIONES	24,488,419.00	7,031,767.70	15,340,891.00	23,376,111.00	32,438,504.14	
EGRESOS GENERALES	14,816,718.00	4,533,983.72	9,052,651.00	13,182,316.00	20,043,052.62	
Gastos Administrativos	7,352,106.00	2,048,352.08	4,152,096.00	5,143,339.00	10,195,596.05	
Gastos Generales	1,957,238.00	744,721.06	1,375,143.00	2,243,044.00	3,614,009.00	
G. de Depreciación	1,066,302.00	355,802.16	688,196.00	1,031,460.00	1,402,315.85	
Otros Gastos	4,441,072.00	1,385,108.42	2,837,216.00	4,764,473.00	4,831,131.72	
UTILIDADES ANTES DE PROVISIONES	9,671,701.00	2,497,783.98	6,288,240.00	10,193,795.00	12,395,451.52	
CUENTAS MALAS	2,447,142.00	327,333.32	652,333.00	940,052.00	1,465,954.57	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	7,224,559.00	2,170,450.66	5,635,907.00	9,253,743.00	10,929,496.95