



**GNB SUDAMERIS BANK, S.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>	6,435,154.05	2,039,427.68	4,106,924.30	5,969,870.20	13,444,066.25	
Préstamos	802,031.99	299,434.54	859,487.61	1,290,517.28	1,885,152.79	
Depósitos	58,017.73	39,992.99	97,437.04	179,353.46	246,028.62	
Inversiones	5,575,104.33	1,700,000.15	3,149,999.65	4,499,999.46	11,312,884.84	
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>	2,723,984.67	1,006,605.50	2,027,187.98	3,117,773.93	4,567,089.56	
Intereses Pagados	2,624,884.56	967,490.30	1,951,922.98	3,005,199.02	4,431,109.23	
Comisiones	99,100.11	39,115.20	75,265.00	112,574.91	135,980.33	
<b>INGRESO NETO DE INTERESES</b>	3,711,169.38	1,032,822.18	2,079,736.32	2,852,096.27	8,876,976.69	
<b>OTROS INGRESOS</b>	361,444.98	118,616.68	815,157.63	894,051.66	939,929.99	
Comisiones	157,750.75	80,205.55	125,507.34	174,019.12	245,736.32	
Oper. con Divisas	32,703.41	-4,693.86	-21,471.61	-34,114.32	-37,395.23	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	170,990.82	43,104.99	711,121.90	754,146.86	731,588.90	
<b>INGRESOS DE OPERACIONES</b>	4,072,614.36	1,151,438.86	2,894,893.95	3,746,147.93	9,816,906.68	
<b>EGRESOS GENERALES</b>	1,707,885.18	593,419.89	1,222,933.87	1,807,601.11	4,510,528.68	
Gastos Administrativos	1,163,222.93	338,895.74	672,213.68	985,497.24	1,287,828.06	
Gastos Generales	281,654.75	62,897.68	134,084.91	188,625.09	276,849.00	
G. de Depreciación	84,877.25	127,598.32	250,335.52	373,130.87	2,632,276.41	
Otros Gastos	178,130.25	64,028.15	166,299.76	260,347.91	313,575.21	
<b>UTILIDADES ANTES DE PROVISIONES</b>	2,364,729.18	558,018.97	1,671,960.08	1,938,546.82	5,306,378.00	
<b>CUENTAS MALAS</b>	49,592.00	0.00	154,701.14	274,056.45	-299,108.00	



Fecha: 9 de Noviembre de 2006

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**(En Balboas)**

Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,315,137.18	558,018.97	1,517,258.94	1,664,490.37	5,605,486.00