



Fecha: 9 de Noviembre de 2006

MULTICREDIT BANK, INC.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2004		2005			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	35,097,842.00	8,553,596.00	16,624,362.00	25,046,722.00	33,474,951.00	
Préstamos	28,852,725.00	6,740,895.00	13,116,565.00	19,710,702.00	26,453,224.00	
Depósitos	218,953.00	104,702.00	167,715.00	239,193.00	361,655.00	
Inversiones	6,026,164.00	1,707,999.00	3,340,082.00	5,096,827.00	6,660,072.00	
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	17,738,687.00	4,145,300.00	8,201,373.00	12,389,939.00	17,054,550.00	
Intereses Pagados	15,485,093.00	3,694,059.00	7,295,047.00	11,067,825.00	15,225,839.00	
Comisiones	2,253,594.00	451,241.00	906,326.00	1,322,114.00	1,828,711.00	
INGRESO NETO DE INTERESES	17,359,155.00	4,408,296.00	8,422,989.00	12,656,783.00	16,420,401.00	
OTROS INGRESOS	8,026,783.00	1,722,577.00	3,834,042.00	6,143,375.00	9,934,264.00	
Comisiones	5,493,641.00	1,770,367.00	3,564,022.00	5,723,504.00	8,526,405.00	
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	2,533,142.00	-47,790.00	270,020.00	419,871.00	1,407,859.00	
INGRESOS DE OPERACIONES	25,385,938.00	6,130,873.00	12,257,031.00	18,800,158.00	26,354,665.00	
EGRESOS GENERALES	15,724,454.00	3,459,106.00	7,178,417.00	10,883,241.00	15,522,692.00	
Gastos Administrativos	9,390,443.00	2,245,868.00	4,569,500.00	6,973,511.00	10,015,836.00	
Gastos Generales	1,607,849.00	378,150.00	731,097.00	1,189,844.00	1,744,595.00	
G. de Depreciación	1,140,541.00	282,735.00	568,765.00	848,859.00	1,146,838.00	
Otros Gastos	3,585,621.00	552,353.00	1,309,055.00	1,871,027.00	2,615,423.00	
UTILIDADES ANTES DE PROVISIONES	9,661,484.00	2,671,767.00	5,078,614.00	7,916,917.00	10,831,973.00	
CUENTAS MALAS	3,473,715.00	1,274,142.00	1,987,892.00	2,853,892.00	3,505,127.00	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	6,187,769.00	1,397,625.00	3,090,722.00	5,063,025.00	7,326,846.00