



Fecha: 14 de Marzo de 2005

**BANCO UNO, S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

| Descripcion                            | 2003          |               |               | 2004          |               |
|--|---------------|---------------|---------------|---------------|---------------|
|  | Trimestre IV  | Trimestre I   | Trimestre II  | Trimestre III | Trimestre IV  |
| <b>INGRESO POR INTERESES</b>           | 42,271,080.00 | 14,839,920.00 | 29,920,095.98 | 45,677,415.14 | 62,780,265.60 |
| Préstamos                              | 41,183,155.00 | 13,973,072.00 | 28,283,450.78 | 43,508,429.84 | 59,793,730.88 |
| Depósitos                              | 961,187.00    | 843,028.00    | 1,544,408.42  | 1,943,490.56  | 2,643,677.45  |
| Inversiones                            | 126,738.00    | 23,820.00     | 92,236.78     | 225,494.74    | 342,857.27    |
| 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>          | 15,404,953.00 | 5,248,869.00  | 11,997,393.36 | 18,053,959.17 | 24,323,640.66 |
| Intereses Pagados                      | 15,404,953.00 | 5,248,869.00  | 10,398,748.68 | 15,539,084.91 | 20,707,751.64 |
| Comisiones                             | 0.00          | 0.00          | 1,598,644.68  | 2,514,874.26  | 3,615,889.02  |
| <b>INGRESO NETO DE INTERESES</b>       | 26,866,127.00 | 9,591,051.00  | 17,922,702.62 | 27,623,455.97 | 38,456,624.94 |
| <b>OTROS INGRESOS</b>                  | 21,647,337.00 | 7,497,608.00  | 15,529,001.48 | 21,533,544.86 | 29,732,800.07 |
| Comisiones                             | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| 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                         | 21,647,337.00 | 7,497,608.00  | 15,529,001.48 | 21,533,544.86 | 29,732,800.07 |
| <b>INGRESOS DE OPERACIONES</b>         | 48,513,464.00 | 17,088,659.00 | 33,451,704.10 | 49,157,000.83 | 68,189,425.01 |
| <b>EGRESOS GENERALES</b>               | 27,422,527.00 | 10,870,618.00 | 19,787,850.76 | 26,919,500.65 | 36,707,227.36 |
| Gastos Administrativos                 | -178,117.00   | 5,606.00      | 4,365,264.19  | 6,750,429.30  | 9,339,384.45  |
| Gastos Generales                       | 0.00          | 0.00          | 3,103,480.01  | 4,781,190.88  | 6,910,552.16  |
| G. de Depreciación                     | 0.00          | 0.00          | 377,815.28    | 572,762.49    | 770,249.87    |
| Otros Gastos                           | 27,600,644.00 | 10,865,012.00 | 11,941,291.28 | 14,815,117.98 | 19,687,040.88 |
| <b>UTILIDADES ANTES DE PROVISIONES</b> | 21,090,937.00 | 6,218,041.00  | 13,663,853.34 | 22,237,500.18 | 31,482,197.65 |
| <b>CUENTAS MALAS</b>                   | 8,439,221.00  | 3,422,149.00  | 7,106,519.95  | 11,183,299.78 | 17,953,188.41 |



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|----------------------|---------------|--------------|--------------|---------------|---------------|
|                      | Trimestre IV  | Trimestre I  | Trimestre II | Trimestre III | Trimestre IV  |
| UTILIDAD DEL PERIODO | 12,651,716.00 | 2,795,892.00 | 6,557,333.39 | 11,054,200.40 | 13,529,009.24 |