



GNB SUDAMERIS BANK, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

Descripcion	2007	2008			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	5,346,925.23	872,886.72	1,617,620.23	2,304,404.58	3,017,308.97
Préstamos	4,852,408.38	742,676.78	1,237,894.88	1,470,620.46	1,644,868.30
Depósitos	494,516.85	130,209.94	379,725.35	833,784.12	1,372,440.67
Inversiones	0.00	0.00	0.00	0.00	0.00
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	11,117,391.73	2,309,782.78	4,421,431.38	6,378,141.44	8,397,295.30
Intereses Pagados	11,020,958.19	2,291,982.48	4,382,569.87	6,318,907.44	8,319,934.52
Comisiones	96,433.54	17,800.30	38,861.51	59,234.00	77,360.78
INGRESO NETO DE INTERESES	-5,770,466.50	-1,436,896.06	-2,803,811.15	-4,073,736.86	-5,379,986.33
OTROS INGRESOS	10,871,227.73	3,565,296.79	7,528,665.03	10,669,538.91	12,911,296.88
Comisiones	292,170.28	86,437.31	210,056.86	319,830.15	620,830.10
Oper. con Divisas	-39,766.87	-18,048.03	-18,663.98	-16,757.21	-32,172.75
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	10,618,824.32	3,496,907.51	7,337,272.15	10,366,465.97	12,322,639.53
INGRESOS DE OPERACIONES	5,100,761.23	2,128,400.73	4,724,853.88	6,595,802.05	7,531,310.55
EGRESOS GENERALES	1,925,439.52	427,326.33	863,142.20	1,432,123.67	1,943,809.36
Gastos Administrativos	1,202,023.08	264,482.40	537,934.63	942,238.31	1,339,962.92
Gastos Generales	237,686.14	64,530.14	128,048.03	196,384.72	247,067.02
G. de Depreciación	169,282.50	9,248.83	18,497.74	28,159.23	37,170.31
Otros Gastos	316,447.80	89,064.96	178,661.80	265,341.41	319,609.11
UTILIDADES ANTES DE PROVISIONES	3,175,321.71	1,701,074.40	3,861,711.68	5,163,678.38	5,587,501.19
CUENTAS MALAS	0.00	115,000.00	115,000.00	0.00	-248,685.15



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UTILIDAD DEL PERIODO	3,175,321.71	1,586,074.40	3,746,711.68	5,163,678.38	5,836,186.34