



**ESTADO DE RESULTADO**  
**Bancafé (Panamá), S.A.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	724,813.95	714,040.14	772,672.49	2,211,526.58	698,782.71	2,311,232.51	795,256.82	3,805,272.04	962,974.71	736,087.35	745,080.68	2,444,142.74	760,902.59	744,927.80	734,409.74	2,240,240.13	10,701,181.49
Préstamos	613,015.23	605,479.43	652,948.93	1,871,443.59	587,574.48	2,193,460.89	685,488.00	3,466,523.37	858,544.71	633,251.87	644,957.77	2,136,754.35	650,828.34	633,749.68	633,248.52	1,917,826.54	9,392,547.85
Depósitos	14,577.32	15,783.72	18,572.04	48,933.08	17,161.07	22,946.49	15,707.00	55,814.56	9,266.69	7,691.01	5,476.93	22,434.63	14,010.88	16,104.62	27,939.02	58,054.52	185,236.79
Inversiones	96,073.14	91,205.81	98,622.87	285,901.82	91,955.57	92,633.54	91,846.37	276,435.48	92,958.69	92,949.68	92,395.32	278,303.69	93,678.78	92,798.02	70,984.20	257,461.00	1,098,101.99
Arrendamiento Financiero	1,148.26	1,571.18	2,528.65	5,248.09	2,091.59	2,191.59	2,215.45	6,498.63	2,204.62	2,194.79	2,250.66	6,650.07	2,384.59	2,275.48	2,238.00	6,898.07	25,294.86
Egresos de Operaciones	353,869.35	355,089.74	361,687.57	1,070,646.66	340,644.68	332,808.16	331,238.67	1,004,691.51	350,521.64	352,004.48	336,626.97	1,039,153.09	343,368.26	328,172.87	324,665.49	996,206.62	4,110,697.88
Intereses Pagados	314,809.36	307,583.61	311,086.79	933,479.76	301,757.39	301,124.53	300,708.89	903,590.81	301,365.98	305,975.52	283,943.41	891,284.91	297,950.08	287,752.41	315,700.96	901,403.45	3,629,758.93
Comisiones	39,059.99	47,506.13	50,600.78	137,166.90	38,887.29	31,683.63	30,529.78	101,100.70	49,155.66	46,028.96	52,683.56	147,868.18	45,418.18	40,420.46	8,964.53	94,803.17	480,938.95
Ingreso Neto de Intereses	370,944.60	358,950.40	410,984.92	1,140,879.92	358,138.03	1,978,424.35	464,018.15	2,800,580.53	612,453.07	384,082.87	408,453.71	1,404,989.65	417,534.33	416,754.93	409,744.25	1,244,033.51	6,590,483.61
Otros Ingresos	123,503.41	162,362.68	158,243.39	444,109.48	141,333.59	186,971.37	181,427.00	509,731.96	153,324.24	161,653.22	1,219,991.60	1,534,969.06	211,794.92	295,875.15	1,754,744.98	2,262,415.05	4,751,225.55
Comisiones	75,388.32	116,683.69	99,498.60	291,570.61	88,928.80	74,210.75	84,824.91	247,964.46	102,104.71	107,567.87	131,714.51	341,387.09	107,670.33	78,168.44	51,055.77	236,894.54	1,117,816.70
Operaciones con Divisas	550.58	7.64	3,218.07	3,776.29	5,420.32	1,403.84	799.99	7,624.15	3,772.08	0.03	919.80	4,691.91	40,549.59	13.32	303.60	40,866.51	56,958.86
Otros Ingresos	47,564.51	45,671.35	55,526.72	148,762.58	46,984.47	111,356.78	95,802.10	254,143.35	47,447.45	54,085.32	1,087,357.29	1,188,890.06	63,575.00	217,693.39	1,703,385.61	1,984,654.00	3,576,449.99
Ingresos de Operaciones	494,448.01	521,313.08	569,228.31	1,584,989.40	499,471.62	2,165,395.72	645,445.15	3,310,312.49	765,777.31	545,736.09	1,628,445.31	2,939,958.71	629,329.25	712,630.08	2,164,489.23	3,506,448.56	11,341,709.16
Egresos Generales	331,568.10	287,055.79	375,035.39	993,659.28	300,413.88	1,176,038.19	309,962.75	1,786,414.82	278,814.42	375,519.19	630,130.13	1,284,463.74	330,147.22	428,932.13	3,960,448.40	4,719,527.75	8,784,065.59
Gastos Administrativos	201,177.54	180,415.80	150,976.29	532,569.63	174,170.53	384,096.89	161,887.00	720,154.42	150,809.02	152,617.55	162,404.06	465,830.63	188,811.49	157,357.32	697,694.10	1,043,862.91	2,762,417.59
Gastos Generales	96,942.09	55,219.07	78,717.08	230,878.24	76,028.39	351,830.31	81,264.16	509,122.86	49,700.17	81,440.99	65,873.22	197,014.38	75,091.98	64,070.66	75,420.01	214,582.65	1,151,598.13
Gastos de Depreciación	12,144.65	12,207.18	12,201.58	36,553.41	11,817.15	11,588.46	11,572.99	34,978.60	11,533.22	11,577.21	11,487.73	34,598.16	11,465.69	11,387.31	11,264.68	34,117.68	140,247.85
Otros Gastos	21,303.82	39,213.74	133,140.44	193,658.00	38,397.81	428,522.53	55,238.60	522,158.94	66,772.01	129,883.44	390,365.12	587,020.57	54,778.06	196,116.84	3,176,069.61	3,426,964.51	4,729,802.02
Utilidad antes de Provisiones	162,879.91	234,257.29	194,192.92	591,330.12	199,057.74	989,357.53	335,482.40	1,523,897.67	486,962.89	170,216.90	998,315.18	1,655,494.97	299,182.03	283,697.95	-1,795,959.17	-1,213,079.19	2,557,643.57
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	650,000.00	550,000.00	300,000.00	1,500,000.00	1,500,000.00
Utilidad del Periodo	162,879.91	234,257.29	194,192.92	591,330.12	199,057.74	989,357.53	335,482.40	1,523,897.67	486,962.89	170,216.90	998,315.18	1,655,494.97	-350,817.97	-266,302.05	-2,095,959.17	-2,713,079.19	1,057,643.57