



ESTADO DE RESULTADO
Banco de Finanzas, S.A. (Lic. Intl)
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	207,892.32	239,726.05	158,699.81	606,318.18	126,643.77	235,739.04	249,996.79	612,379.60	191,090.29	167,039.59	179,254.61	537,384.49	147,062.33	111,971.34	1,152,739.24	1,411,772.91	3,167,855.18
Préstamos	196,675.79	103,962.88	32,471.20	333,109.87	45,033.02	37,392.28	91,906.89	174,332.19	41,345.68	39,793.85	36,557.40	117,696.93	33,990.61	32,802.51	-68,845.47	-2,052.35	623,086.64
Depósitos	11,216.53	13,263.17	14,228.61	38,708.31	29,110.75	27,878.08	30,589.90	87,578.73	28,890.59	26,639.47	26,814.67	82,344.73	25,884.21	27,523.42	48,582.68	101,990.31	310,622.08
Inversiones	0.00	52,500.00	52,000.00	104,500.00	52,500.00	120,468.68	52,500.00	225,468.68	120,854.02	100,540.58	115,790.82	337,185.42	51,645.41	51,645.41	1,173,002.03	1,276,292.85	1,943,446.95
Arrendamiento Financiero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	70,000.00	60,000.00	130,000.00	0.00	50,000.00	75,000.00	125,000.00	0.00	65.69	91.72	157.41	35,542.10	0.00	0.00	35,542.10	290,699.51
Egresos de Operaciones	194,479.04	217,177.93	124,298.11	535,955.08	197,875.32	204,545.70	206,874.76	609,295.78	177,538.76	171,924.87	162,640.94	512,104.57	166,745.83	150,435.51	710,706.02	1,027,887.36	2,685,242.79
Intereses Pagados	193,312.01	216,135.89	123,099.70	532,547.60	193,038.09	203,303.49	204,706.48	601,048.06	175,379.53	164,050.53	161,654.44	501,084.50	165,630.33	149,473.35	709,772.69	1,024,876.37	2,659,556.53
Comisiones	1,167.03	1,042.04	1,198.41	3,407.48	4,837.23	1,242.21	2,168.28	8,247.72	2,159.23	7,874.34	986.50	11,020.07	1,115.50	962.16	933.33	3,010.99	25,686.26
Ingreso Neto de Intereses	13,413.28	22,548.12	34,401.70	70,363.10	-71,231.55	31,193.34	43,122.03	3,083.82	13,551.53	-4,885.28	16,613.67	25,279.92	-19,683.50	-38,464.17	442,033.22	383,885.55	482,612.39
Otros Ingresos	27,688.72	11,509.60	3,255.04	42,453.36	111,391.74	1,708.61	2,623.70	115,724.05	30,485.63	52,598.66	42,301.63	125,385.92	102,861.42	103,803.71	25,866.21	232,531.34	516,094.67
Comisiones	27,688.72	11,509.60	3,255.04	42,453.36	111,391.74	1,708.61	2,623.70	115,724.05	30,485.63	52,598.66	42,301.63	125,385.92	102,861.42	103,803.71	25,866.21	232,531.34	516,094.67
Operaciones con Divisas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Ingresos de Operaciones	41,102.00	34,057.72	37,656.74	112,816.46	40,160.19	32,901.95	45,745.73	118,807.87	44,037.16	47,713.38	58,915.30	150,665.84	83,177.92	65,339.54	467,899.43	616,416.89	998,707.06
Egresos Generales	37,316.43	34,875.29	34,079.47	106,271.19	39,589.86	35,834.12	38,137.32	113,561.30	41,798.89	43,052.38	56,669.97	141,521.24	61,471.84	60,423.51	61,339.51	183,234.86	544,588.59
Gastos Administrativos	25,890.93	24,566.41	24,925.83	75,383.17	28,305.75	26,964.04	28,388.38	83,658.17	31,584.67	32,693.23	28,520.17	92,798.07	32,563.10	31,870.33	31,324.85	95,758.28	347,597.69
Gastos Generales	5,136.17	3,870.21	2,892.66	11,899.04	6,091.69	3,668.82	4,205.95	13,966.46	4,899.49	5,284.11	3,112.20	13,295.80	3,601.64	3,152.28	4,122.76	10,876.68	50,037.98
Gastos de Depreciación	635.86	622.64	663.52	1,922.02	582.78	591.62	587.71	1,762.11	955.73	716.04	678.60	2,350.37	678.60	1,023.00	1,707.85	3,409.45	9,443.95
Otros Gastos	5,653.47	5,816.03	5,597.46	17,066.96	4,609.64	4,609.64	4,955.28	14,174.56	4,359.00	4,359.00	24,359.00	33,077.00	24,628.50	24,377.90	24,184.05	73,190.45	137,508.97
Utilidad antes de Provisiones	3,785.57	-817.57	3,577.27	6,545.27	570.33	-2,932.17	7,608.41	5,246.57	2,238.27	4,661.00	2,245.33	9,144.60	21,706.08	4,916.03	406,559.92	433,182.03	454,118.47
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	0.00	0.00	397,566.44	397,566.44	397,566.44
Utilidad del Periodo	3,785.57	-817.57	3,577.27	6,545.27	570.33	-2,932.17	7,608.41	5,246.57	2,238.27	4,661.00	2,245.33	9,144.60	21,706.08	4,916.03	8,993.48	35,615.59	56,552.03