



ESTADO DE RESULTADO
Multicredit Bank, Inc.
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	3,563,854.31	3,295,372.78	3,361,028.28	10,220,255.37	3,550,178.23	4,068,832.67	3,420,964.40	11,039,975.30	3,343,652.71	3,412,861.96	3,536,442.73	10,292,957.40	3,539,580.23	3,511,013.16	4,734,625.97	11,785,219.36	43,338,407.43
Préstamos	2,754,581.32	2,530,378.37	2,504,750.91	7,789,710.60	2,641,576.16	2,768,820.92	2,446,570.89	7,856,967.97	2,336,849.58	2,312,226.18	2,406,993.26	7,056,069.02	2,400,564.59	2,441,404.43	3,174,137.33	8,016,106.35	30,718,853.94
Depósitos	13,437.60	7,885.83	6,712.55	28,035.98	6,769.91	3,881.62	8,264.14	18,915.67	14,667.78	11,584.24	17,098.59	43,350.61	20,395.35	32,742.01	28,005.54	81,142.90	171,445.16
Inversiones	795,835.39	757,108.58	849,564.82	2,402,508.79	901,832.16	1,296,130.13	966,129.37	3,164,091.66	992,135.35	1,089,051.54	1,112,350.88	3,193,537.77	1,118,620.29	1,036,866.72	1,532,483.10	3,687,970.11	12,448,108.33
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	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
Egresos de Operaciones	2,127,774.09	2,035,687.18	2,225,376.10	6,388,837.37	2,159,896.68	2,269,071.76	2,137,909.89	6,566,878.33	2,164,601.03	2,039,738.62	2,130,207.66	6,334,547.31	2,242,327.83	2,132,804.32	4,160,117.39	8,535,249.54	27,825,512.55
Intereses Pagados	2,043,609.28	1,941,769.35	2,140,235.54	6,125,614.17	2,067,787.76	2,177,389.86	2,051,728.49	6,296,906.11	2,048,843.51	1,980,646.66	2,028,392.94	6,057,883.11	2,132,343.41	2,046,576.13	3,658,584.83	7,837,504.37	26,317,907.76
Comisiones	84,164.81	93,917.83	85,140.56	263,223.20	92,108.92	91,681.90	86,181.40	269,972.22	115,757.52	59,091.96	101,814.72	276,664.20	109,984.42	86,228.19	501,532.56	697,745.17	1,507,604.79
Ingreso Neto de Intereses	1,436,080.22	1,259,685.60	1,135,652.18	3,831,418.00	1,390,281.55	1,799,760.91	1,283,054.51	4,473,096.97	1,179,051.68	1,373,123.34	1,406,235.07	3,958,410.09	1,297,252.40	1,378,208.84	574,508.58	3,249,969.82	15,512,894.88
Otros Ingresos	581,680.28	417,361.80	651,102.05	1,650,144.13	429,759.53	344,645.31	453,387.11	1,227,791.95	446,121.53	425,803.38	517,904.44	1,389,829.35	574,612.51	449,929.72	1,195,435.38	2,219,977.61	6,487,743.04
Comisiones	370,502.42	286,387.94	318,123.14	975,013.50	317,020.69	283,382.17	331,327.98	931,730.84	328,820.64	373,611.04	358,097.70	1,060,529.38	380,525.24	399,524.48	530,978.81	1,311,028.53	4,278,302.25
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	211,177.86	130,973.86	332,978.91	675,130.63	112,738.84	61,263.14	122,059.13	296,061.11	117,300.89	52,192.34	159,806.74	329,299.97	194,087.27	50,405.24	664,456.57	908,949.08	2,209,440.79
Ingresos de Operaciones	2,017,760.50	1,677,047.40	1,786,754.23	5,481,562.13	1,820,041.08	2,144,406.22	1,736,441.62	5,700,888.92	1,625,173.21	1,798,926.72	1,924,139.51	5,348,239.44	1,871,864.91	1,828,138.56	1,769,943.96	5,469,947.43	22,000,637.92
Egresos Generales	1,058,992.01	1,157,207.42	1,168,713.78	3,384,913.21	1,216,397.99	1,228,507.45	1,495,634.43	3,940,539.87	1,115,307.73	1,143,749.35	1,094,669.54	3,353,726.62	1,157,413.76	1,089,017.77	1,546,558.57	3,792,990.10	14,472,169.80
Gastos Administrativos	566,678.47	606,083.83	599,180.85	1,771,943.15	607,441.35	609,464.67	664,342.65	1,881,248.67	612,668.49	660,318.90	587,851.04	1,860,838.43	587,091.63	605,913.28	1,654,170.19	2,847,175.10	8,361,205.35
Gastos Generales	252,733.38	288,011.89	326,348.06	867,093.33	385,655.66	388,491.29	585,392.11	1,359,539.06	261,297.46	312,186.72	295,644.90	869,129.08	332,041.31	284,314.91	-509,197.21	107,159.01	3,202,920.48
Gastos de Depreciación	89,322.69	90,805.63	89,001.24	269,129.56	90,741.35	89,250.09	87,255.82	267,247.26	83,411.08	81,762.49	81,696.62	246,870.19	81,967.55	81,716.91	79,986.87	243,671.33	1,026,918.34
Otros Gastos	150,257.47	172,306.07	154,183.63	476,747.17	132,559.63	141,301.40	158,643.85	432,504.88	157,930.70	89,481.24	129,476.98	376,888.92	156,313.27	117,072.67	321,598.72	594,984.66	1,881,125.63
Utilidad antes de Provisiones	958,768.49	519,839.98	618,040.45	2,096,648.92	603,643.09	915,898.77	240,807.19	1,760,349.05	509,865.48	655,177.37	829,469.97	1,994,512.82	714,451.15	739,120.79	223,385.39	1,676,957.33	7,528,468.12
Provisiones por Cuentas Malas	380,000.00	100,000.00	250,000.00	730,000.00	100,000.00	600,000.00	874,058.91	1,574,058.91	145,000.00	350,000.00	200,000.00	695,000.00	25,000.00	0.00	-146,500.00	-121,500.00	2,877,558.91
Utilidad del Periodo	578,768.49	419,839.98	368,040.45	1,366,648.92	503,643.09	315,898.77	-633,251.72	186,290.14	364,865.48	305,177.37	629,469.97	1,299,512.82	689,451.15	739,120.79	369,885.39	1,798,457.33	4,650,909.21