



**ESTADO DE RESULTADO**  
**Bancafé (Panamá), S.A.**  
**ENERO - DICIEMBRE 2005**  
**(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	756,203.88	803,106.42	816,938.34	2,376,248.64	852,429.75	920,568.85	912,239.46	2,685,238.06	890,308.89	912,966.26	856,946.25	2,660,221.40	886,745.06	853,376.48	926,394.79	2,666,516.33	10,388,224.43
Préstamos	633,704.33	702,828.85	719,954.82	2,056,488.00	744,079.58	820,169.07	787,345.97	2,351,594.62	791,122.47	814,590.71	755,828.77	2,361,541.95	776,397.66	784,109.54	838,068.22	2,398,575.42	9,168,199.99
Depósitos	50,278.46	32,157.57	30,135.31	112,571.34	22,858.60	31,947.79	49,695.64	104,502.03	31,369.28	30,708.91	34,125.19	96,203.38	27,216.44	24,343.33	35,795.22	87,354.99	400,631.74
Inversiones	70,221.87	64,732.11	66,346.59	201,300.57	83,309.22	66,302.56	73,064.85	222,676.63	65,660.91	65,582.19	65,003.60	196,246.70	81,029.99	42,773.24	50,410.25	174,213.48	794,437.38
Arrendamiento Financiero	1,999.22	3,387.89	501.62	5,888.73	2,182.35	2,149.43	2,133.00	6,464.78	2,156.23	2,084.45	1,988.69	6,229.37	2,100.97	2,150.37	2,121.10	6,372.44	24,955.32
Egresos de Operaciones	385,418.93	404,081.92	417,394.94	1,206,895.79	464,506.55	497,280.01	510,897.33	1,472,683.89	526,832.57	537,146.03	506,861.12	1,570,839.72	521,836.60	526,560.37	596,177.33	1,644,574.30	5,894,993.70
Intereses Pagados	302,352.58	347,568.99	358,926.89	1,008,848.46	395,660.51	437,752.91	435,874.95	1,269,288.37	460,699.03	472,336.08	474,790.95	1,407,826.06	496,015.18	501,395.95	564,837.28	1,562,248.41	5,248,211.30
Comisiones	83,066.35	56,512.93	58,468.05	198,047.33	68,846.04	59,527.10	75,022.38	203,395.52	66,133.54	64,809.95	32,070.17	163,013.66	25,821.42	25,164.42	31,340.05	82,325.89	646,782.40
Ingreso Neto de Intereses	370,784.95	399,024.50	399,543.40	1,169,352.85	387,923.20	423,288.84	401,342.13	1,212,554.17	363,476.32	375,820.23	350,085.13	1,089,381.68	364,908.46	326,816.11	330,217.46	1,021,942.03	4,493,230.73
Otros Ingresos	290,755.63	285,522.40	598,962.50	1,175,240.53	406,748.26	671,450.08	420,592.57	1,498,790.91	-541,268.52	217,461.44	178,089.49	-145,717.59	205,116.50	263,435.03	452,814.21	921,365.74	3,449,679.59
Comisiones	163,306.53	116,528.24	122,095.63	401,930.40	128,744.99	120,550.47	158,530.66	407,826.12	176,836.25	139,467.57	38,797.70	355,101.52	86,847.25	78,100.01	116,523.96	281,471.22	1,446,329.26
Operaciones con Divisas	5,319.70	327.25	11.74	5,658.69	75,115.87	-67.91	73.62	75,121.58	5,559.43	75.83	456.07	6,091.33	5,233.10	-273.84	-363.59	4,595.67	91,467.27
Dividendos	0.00	0.00	4,288.10	4,288.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,288.10
Otros Ingresos	122,129.40	168,666.91	472,567.03	763,363.34	202,887.40	550,967.52	261,988.29	1,015,843.21	-723,664.20	77,918.04	138,835.72	-506,910.44	113,036.15	185,608.86	336,653.84	635,298.85	1,907,594.96
Ingresos de Operaciones	661,540.58	684,546.90	998,505.90	2,344,593.38	794,671.46	1,094,738.92	821,934.70	2,711,345.08	-177,792.20	593,281.67	528,174.62	943,664.09	570,024.96	590,251.14	783,031.67	1,943,307.77	7,942,910.32
Egresos Generales	321,296.66	308,284.48	496,855.07	1,126,436.21	332,519.38	-354,055.13	350,789.47	329,253.72	-522,676.38	-13,820.60	431,215.16	-105,281.82	-12,945.31	12,433.88	333,326.01	332,814.58	1,683,222.69
Gastos Administrativos	156,827.12	152,391.78	167,361.44	476,580.34	206,268.12	175,155.95	179,648.22	561,072.29	205,437.03	226,292.95	448,747.68	880,477.66	174,725.51	171,642.93	198,967.97	545,336.41	2,463,466.70
Gastos Generales	70,876.10	63,053.62	73,641.01	207,570.73	71,946.41	92,690.30	93,910.47	258,547.18	87,225.62	46,701.54	-51,914.10	82,013.06	106,896.79	28,742.61	71,140.32	206,779.72	754,910.69
Gastos de Depreciación	11,252.61	8,996.77	9,406.41	29,655.79	8,621.12	8,792.98	8,674.74	26,088.84	8,641.72	8,559.49	8,144.98	25,346.19	8,094.62	8,094.61	8,068.67	24,257.90	105,348.72
Otros Gastos	82,340.83	83,842.31	246,446.21	412,629.35	45,683.73	-630,694.36	68,556.04	-516,454.59	-823,980.75	-295,374.58	26,236.60	-1,093,118.73	-302,662.23	-196,046.27	55,149.05	-443,559.45	-1,640,503.42
Utilidad antes de Provisiones	340,243.92	376,262.42	501,650.83	1,218,157.17	462,152.08	1,448,794.05	471,145.23	2,382,091.36	344,884.18	607,102.27	96,959.46	1,048,945.91	582,970.27	577,817.26	449,705.66	1,610,493.19	6,259,687.63
Provisiones por Cuentas Malas	0.00	0.00	418,766.80	418,766.80	100,000.00	1,109,385.47	161,498.30	1,370,883.77	0.00	322,996.60	0.00	322,996.60	322,996.60	436,846.84	2,669,000.00	3,428,843.44	5,541,490.61
Utilidad del Periodo	340,243.92	376,262.42	82,884.03	799,390.37	362,152.08	339,408.58	309,646.93	1,011,207.59	344,884.18	284,105.67	96,959.46	725,949.31	259,973.67	140,970.42	-2,219,294.34	-1,818,350.25	718,197.02