



ESTADO DE RESULTADO
Banco de Finanzas (Internacional), 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	119,257.93	165,022.30	209,123.17	493,403.40	175,384.25	247,786.08	189,308.02	612,478.35	192,138.51	171,438.26	172,881.74	536,458.51	163,608.93	163,481.16	167,259.82	494,349.91	2,136,690.17
Préstamos	14,106.70	23,821.46	12,538.00	50,466.16	8,059.71	12,496.38	119,273.95	139,830.04	30,689.14	13,863.37	9,865.97	54,418.48	9,274.41	8,455.88	10,705.49	28,435.78	273,150.46
Depósitos	23,884.09	21,314.78	21,137.65	66,336.52	26,057.40	22,446.56	28,766.93	77,270.89	20,182.23	16,307.75	11,748.63	48,238.61	13,067.38	13,758.14	15,287.19	42,112.71	233,958.73
Inversiones	81,267.14	119,886.06	175,447.52	376,600.72	141,267.14	212,843.14	41,267.14	395,377.42	141,267.14	141,267.14	151,267.14	433,801.42	141,267.14	141,267.14	141,267.14	423,801.42	1,629,580.98
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	132,397.79	126,564.59	138,466.69	397,429.07	144,302.88	138,053.33	133,730.67	416,086.88	134,554.82	128,016.23	116,704.08	379,275.13	115,534.30	111,656.28	114,005.99	341,196.57	1,533,987.65
Intereses Pagados	131,220.51	122,050.74	137,527.86	390,799.11	142,778.88	136,972.66	132,349.29	412,100.83	117,803.45	120,753.81	107,164.46	345,721.72	112,751.45	75,855.67	110,153.45	298,760.57	1,447,382.23
Comisiones	1,177.28	4,513.85	938.83	6,629.96	1,524.00	1,080.67	1,381.38	3,986.05	16,751.37	7,262.42	9,539.62	33,553.41	2,782.85	35,800.61	3,852.54	42,436.00	86,605.42
Ingreso Neto de Intereses	-13,139.86	38,457.71	70,656.48	95,974.33	31,081.37	109,732.75	55,577.35	196,391.47	57,583.69	43,422.03	56,177.66	157,183.38	48,074.63	51,824.88	53,253.83	153,153.34	602,702.52
Otros Ingresos	73,456.17	12,868.00	2,765.61	89,089.78	23,105.92	-58,444.82	1,236.25	-34,102.65	6,040.83	3,353.61	1,115.59	10,510.03	1,984.74	11,795.11	3,754.93	17,534.78	83,031.94
Comisiones	73,456.17	12,868.00	2,765.61	89,089.78	23,105.92	-58,444.82	1,236.25	-34,102.65	6,040.83	3,338.61	1,090.59	10,470.03	1,984.74	11,795.11	3,754.93	17,534.78	82,991.94
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	15.00	25.00	40.00	0.00	0.00	0.00	0.00	40.00
Ingresos de Operaciones	60,316.31	51,325.71	73,422.09	185,064.11	54,187.29	51,287.93	56,813.60	162,288.82	63,624.52	46,775.64	57,293.25	167,693.41	50,059.37	63,619.99	57,008.76	170,688.12	685,734.46
Egresos Generales	46,555.38	49,062.17	63,513.36	159,130.91	50,771.37	47,860.55	52,044.22	150,676.14	62,006.08	46,351.15	54,083.33	162,440.56	49,521.34	51,550.44	56,694.17	157,765.95	630,013.56
Gastos Administrativos	18,693.36	19,590.60	33,066.71	71,350.67	32,964.66	30,134.26	32,991.15	96,090.07	41,993.29	30,148.47	36,310.78	108,452.54	31,815.78	33,215.35	38,228.77	103,259.90	379,153.18
Gastos Generales	2,883.75	4,493.50	5,232.36	12,609.61	2,715.43	2,637.10	3,987.37	9,339.90	5,044.43	1,190.51	2,808.77	9,043.71	3,196.46	3,410.99	3,322.55	9,930.00	40,923.22
Gastos de Depreciación	590.27	590.07	585.13	1,765.47	584.94	584.94	521.45	1,691.33	464.11	464.11	419.85	1,348.07	419.85	419.85	198.60	1,038.30	5,843.17
Otros Gastos	24,388.00	24,388.00	24,629.16	73,405.16	14,506.34	14,504.25	14,544.25	43,554.84	14,504.25	14,548.06	14,543.93	43,596.24	14,089.25	14,504.25	14,944.25	43,537.75	204,093.99
Utilidad antes de Provisiones	13,760.93	2,263.54	9,908.73	25,933.20	3,415.92	3,427.38	4,769.38	11,612.68	1,618.44	424.49	3,209.92	5,252.85	538.03	12,069.55	314.59	12,922.17	55,720.90
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	0.00	0.00	0.00
Utilidad del Periodo	13,760.93	2,263.54	9,908.73	25,933.20	3,415.92	3,427.38	4,769.38	11,612.68	1,618.44	424.49	3,209.92	5,252.85	538.03	12,069.55	314.59	12,922.17	55,720.90