



ESTADO DE RESULTADO
Multicredit Bank, Inc.
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	3,977,380.54	3,181,075.15	3,656,570.72	10,815,026.41	3,437,482.27	3,493,545.09	3,292,274.79	10,223,302.15	3,552,450.01	3,346,855.64	3,460,184.02	10,359,489.67	3,492,789.24	3,223,208.64	3,735,669.61	10,451,667.49	41,849,485.72
Préstamos	2,769,849.71	2,299,714.91	2,372,319.83	7,441,884.45	2,382,969.32	2,390,334.82	2,417,110.40	7,190,414.54	2,493,045.51	2,457,468.03	2,671,673.61	7,622,187.15	2,747,365.86	2,750,969.99	3,051,179.45	8,549,515.30	30,804,001.44
Depósitos	42,552.57	33,063.91	29,085.58	104,702.06	13,531.92	35,540.42	13,941.29	63,013.63	20,153.30	9,402.18	41,921.77	71,477.25	21,283.68	17,675.60	83,502.35	122,461.63	361,654.57
Inversiones	1,164,978.26	848,296.33	1,255,165.31	3,268,439.90	1,040,981.03	1,067,669.85	861,223.10	2,969,873.98	1,039,251.20	879,985.43	746,588.64	2,665,825.27	724,139.70	454,563.05	600,987.81	1,779,690.56	10,683,829.71
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	2,572,373.77	2,172,137.33	2,420,597.80	7,165,108.90	2,252,322.98	2,331,337.25	2,212,092.20	6,795,752.43	2,244,153.75	2,233,900.93	2,290,386.28	6,768,440.96	2,177,092.08	2,301,159.57	2,445,745.99	6,923,997.64	27,653,299.93
Intereses Pagados	2,403,193.87	2,101,227.73	2,343,353.42	6,847,775.02	2,178,043.61	2,258,301.78	2,133,490.97	6,569,836.36	2,129,193.56	2,143,557.71	2,134,642.27	6,407,393.54	2,228,718.25	2,204,680.05	2,326,220.00	6,759,618.30	26,584,623.22
Comisiones	169,179.90	70,909.60	77,244.38	317,333.88	74,279.37	73,035.47	78,601.23	225,916.07	114,960.19	90,343.22	155,744.01	361,047.42	-51,626.17	96,479.52	119,525.99	164,379.34	1,068,676.71
Ingreso Neto de Intereses	1,405,006.77	1,008,937.82	1,235,972.92	3,649,917.51	1,185,159.29	1,162,207.84	1,080,182.59	3,427,549.72	1,308,296.26	1,112,954.71	1,169,797.74	3,591,048.71	1,315,697.16	922,049.07	1,289,923.62	3,527,669.85	14,196,185.79
Otros Ingresos	499,045.28	581,986.46	407,521.43	1,488,553.17	512,917.72	569,459.26	548,156.48	1,630,533.46	678,688.38	591,414.67	2,307,320.77	3,577,423.82	578,403.74	1,000,175.94	679,272.77	2,257,852.45	8,954,362.90
Comisiones	427,142.04	441,814.94	388,030.28	1,256,987.26	406,675.18	407,948.24	426,542.38	1,241,165.80	553,604.10	518,654.20	516,192.36	1,588,450.66	617,948.62	685,729.39	742,442.30	2,046,120.31	6,132,724.03
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	1,500,000.00	1,500,000.00	0.00	0.00	0.00	0.00	1,500,000.00
Otros Ingresos	71,903.24	140,171.52	19,491.15	231,565.91	106,242.54	161,511.02	121,614.10	389,367.66	125,084.28	72,760.47	291,128.41	488,973.16	-39,544.88	314,446.55	-63,169.53	211,732.14	1,321,638.87
Ingresos de Operaciones	1,904,052.05	1,590,924.28	1,643,494.35	5,138,470.68	1,698,077.01	1,731,667.10	1,628,339.07	5,058,083.18	1,986,984.64	1,704,369.38	3,477,118.51	7,168,472.53	1,894,100.90	1,922,225.01	1,969,196.39	5,785,522.30	23,150,548.69
Egresos Generales	1,095,618.91	955,680.55	1,176,273.95	3,227,573.41	1,189,990.91	1,165,541.19	896,881.74	3,252,413.84	1,220,314.42	1,033,865.06	1,138,241.22	3,392,420.70	1,397,168.01	1,482,795.64	843,865.49	3,723,829.14	13,596,237.09
Gastos Administrativos	645,113.98	626,853.62	733,583.31	2,005,550.91	673,829.18	651,937.58	639,281.84	1,965,048.60	718,933.93	662,785.20	642,626.51	2,024,345.64	872,085.61	764,062.85	773,928.74	2,410,077.20	8,405,022.35
Gastos Generales	292,895.78	178,165.37	296,283.90	767,345.05	355,667.60	360,784.41	88,977.78	805,429.79	321,401.64	206,258.14	344,109.48	871,769.26	353,683.76	576,926.88	-93,332.43	837,278.21	3,281,822.31
Gastos de Depreciación	83,180.32	83,040.48	83,105.42	249,326.22	84,207.24	84,237.05	83,871.85	252,316.14	84,769.38	85,138.52	77,827.05	247,734.95	94,456.51	87,713.54	84,104.96	266,275.01	1,015,652.32
Otros Gastos	74,428.83	67,621.08	63,301.32	205,351.23	76,286.89	68,582.15	84,750.27	229,619.31	95,209.47	79,683.20	73,678.18	248,570.85	76,942.13	54,092.37	79,164.22	210,198.72	893,740.11
Utilidad antes de Provisiones	808,433.14	635,243.73	467,220.40	1,910,897.27	508,086.10	566,125.91	731,457.33	1,805,669.34	766,670.22	670,504.32	2,338,877.29	3,776,051.83	496,932.89	439,429.37	1,125,330.90	2,061,693.16	9,554,311.60
Provisiones por Cuentas Malas	494,742.00	239,500.00	291,500.00	1,025,742.00	242,500.00	208,750.00	86,500.00	537,750.00	259,000.00	110,000.00	310,000.00	679,000.00	110,000.00	10,000.00	917,341.70	1,037,341.70	3,279,833.70
Utilidad del Periodo	313,691.14	395,743.73	175,720.40	885,155.27	265,586.10	357,375.91	644,957.33	1,267,919.34	507,670.22	560,504.32	2,028,877.29	3,097,051.83	386,932.89	429,429.37	207,989.20	1,024,351.46	6,274,477.90