



ESTADO DE RESULTADO
Multicredit Bank, Inc.
Enero - Diciembre de 2002

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	3.353.480	3.317.588	3.507.120	10.178.188	3.380.586	3.787.143	4.734.994	11.902.723	3.559.454	3.206.299	7.163.655	13.929.408	4.842.140	3.232.376	4.196.152,93	12.270.668,88	48.280.987,90
Préstamos	2.702.673	2.629.241	2.742.122	8.074.036	2.636.349	2.647.508	2.681.377	7.965.235	2.579.647	2.304.561	2.361.977	7.246.185	3.149.548	2.266.233	2.412.871,07	7.828.652,35	31.114.108,06
Depósitos	0	0	0	0	0	0	0	0	0	0	0	0	3.535	3.654	12.086,85	19.274,93	19.274,93
Inversiones	568.841	596.940	667.456	1.833.237	655.888	990.214	1.744.523	3.390.625	843.909	823.684	2.640.024	4.307.618	1.677.208	878.418	1.463.853,34	4.019.479,70	13.550.959,21
Arrendamiento Financiero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	81.966	91.407	97.541	270.915	88.349	149.421	309.094	546.864	135.898	78.053	2.161.654	2.375.606	11.849	84.071	307.341,67	403.261,90	3.596.645,70
Egresos de Operaciones	2.229.898	2.022.684	2.079.398	6.331.980	2.112.387	2.143.012	1.970.436	6.225.835	2.043.029	1.992.128	2.091.168	6.126.325	2.015.563	2.012.578	2.065.427,62	6.093.568,30	24.777.707,95
Intereses Pagados	2.107.026	1.868.177	2.056.918	6.032.121	1.988.635	2.061.808	1.955.721	6.006.165	1.957.194	1.927.288	1.870.558	5.755.040	1.936.211	1.879.439	1.960.576,20	5.776.226,13	23.569.552,31
Comisiones	122.872	154.507	22.480	299.859	123.751	81.204	14.715	219.670	85.835	64.840	220.610	371.284	79.352	133.139	104.851,42	317.342,17	1.208.155,64
Ingreso Neto de Intereses	1.123.582	1.294.904	1.427.721	3.846.207	1.268.199	1.644.131	2.764.558	5.676.888	1.516.425	1.214.171	5.072.488	7.803.084	2.826.577	1.219.799	2.130.725,31	6.177.100,58	23.503.279,95
Otros Ingresos	364.968	344.410	372.693	1.082.071	369.108	475.729	1.018.936	1.863.774	440.724	426.149	37.476	904.349	465.595	678.031	1.080.003,07	2.223.629,88	6.073.823,34
Comisiones	364.968	344.410	371.868	1.081.246	368.283	474.904	1.018.111	1.861.299	439.899	425.918	37.476	903.293	465.595	678.031	1.010.160,67	2.153.787,48	5.999.624,94
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Dividendos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	0	0	825	825	825	825	825	2.475	825	231	0	1.056	0	0	69.842,40	69.842,40	74.198,40
Ingresos de Operaciones	1.488.550	1.639.314	1.800.415	4.928.278	1.637.307	2.119.860	3.783.495	7.540.662	1.957.149	1.640.321	5.109.963	8.707.433	3.292.172	1.897.830	3.210.728,38	8.400.730,46	29.577.103,29
Egresos Generales	1.078.547	1.118.696	1.098.471	3.295.713	1.121.648	1.159.106	1.216.513	3.497.267	1.141.964	1.060.688	1.095.409	3.298.061	1.383.922	1.076.763	1.166.862,55	3.627.547,93	13.718.589,77
Gastos Administrativos	605.720	574.555	599.435	1.779.709	594.433	638.927	635.613	1.868.973	634.859	585.055	501.940	1.721.854	428.741	544.261	540.581,10	1.513.583,07	6.884.119,56
Gastos Generales	211.195	232.705	248.478	692.379	279.813	257.030	245.734	782.577	257.841	215.724	330.001	803.566	614.759	263.062	309.837,87	1.187.658,82	3.466.180,42
Gastos de Depreciación	115.784	124.472	120.010	360.266	116.990	117.070	108.216	342.276	99.365	118.224	108.914	326.504	112.202	111.182	111.873,48	335.257,99	1.364.303,40
Otros Gastos	145.848	186.963	130.548	463.359	130.411	146.080	226.950	503.441	149.900	141.684	154.554	446.138	228.220	158.258	204.570,10	591.048,05	2.003.986,39
Utilidad antes de Provisiones	410.003	520.618	701.944	1.632.565	515.659	960.754	2.566.982	4.043.395	815.185	579.633	4.014.554	5.409.371	1.908.250	821.067	2.043.865,83	4.773.182,53	15.858.513,52
Provisiones por Cuentas Malas	320.000	377.000	470.000	1.167.000	320.000	773.000	1.700.000	2.793.000	524.000	248.000	3.061.000	3.833.000	1.397.000	394.000	1.232.000,00	3.023.000,00	10.816.000,00
Utilidad del Periodo	90.003	143.618	231.944	465.565	195.659	187.754	866.982	1.250.395	291.185	331.633	953.554	1.576.371	511.250	427.067	811.865,83	1.750.182,53	5.042.513,52