



**ESTADO DE RESULTADO**  
**Bancafé (Panamá), S.A.**  
**ENERO - DICIEMBRE 2003**  
**(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	822,591.65	802,136.36	799,874.63	2,424,602.64	821,050.66	815,858.80	794,242.70	2,431,152.16	793,394.45	783,906.06	746,819.70	2,324,120.21	796,471.34	709,360.89	721,185.99	2,227,018.22	9,406,893.23
Préstamos	787,885.15	772,094.92	766,578.29	2,326,558.36	786,434.26	780,639.57	755,000.37	2,322,074.20	677,381.41	672,346.93	636,619.15	1,986,347.49	675,142.18	595,847.46	609,010.00	1,879,999.64	8,514,979.69
Depósitos	9,905.15	10,256.05	9,056.31	29,217.51	10,934.05	11,385.98	16,893.72	39,213.75	13,676.25	9,207.18	9,023.13	31,906.56	13,197.57	13,071.76	11,547.46	37,816.79	138,154.61
Inversiones	23,641.17	18,770.47	23,218.55	65,630.19	22,518.37	22,708.13	21,303.87	66,530.37	101,215.91	101,300.45	100,131.30	302,647.66	106,860.14	99,285.86	99,485.68	305,631.68	740,439.90
Arrendamiento Financiero	1,160.18	1,014.92	1,021.48	3,196.58	1,163.98	1,125.12	1,044.74	3,333.84	1,120.88	1,051.50	1,046.12	3,218.50	1,271.45	1,155.81	1,142.85	3,570.11	13,319.03
Egresos de Operaciones	457,971.87	440,868.88	451,265.61	1,350,106.36	447,229.82	437,728.34	426,770.96	1,311,729.12	438,391.70	418,866.97	390,914.49	1,248,173.16	390,210.69	376,855.30	370,189.46	1,137,255.45	5,047,264.09
Intereses Pagados	411,769.99	403,274.88	404,801.80	1,219,846.67	396,183.67	385,805.30	389,332.17	1,171,321.14	367,596.42	358,403.97	349,847.21	1,075,847.60	343,859.27	331,580.81	321,892.75	997,332.83	4,464,348.24
Comisiones	46,201.88	37,594.00	46,463.81	130,259.69	51,046.15	51,923.04	37,438.79	140,407.98	70,795.28	60,463.00	41,067.28	172,325.56	46,351.42	45,274.49	48,296.71	139,922.62	582,915.85
Ingreso Neto de Intereses	364,619.78	361,267.48	348,609.02	1,074,496.28	373,820.84	378,130.46	367,471.74	1,119,423.04	355,002.75	365,039.09	355,905.21	1,075,947.05	406,260.65	332,505.59	350,996.53	1,089,762.77	4,359,629.14
Otros Ingresos	148,022.70	121,043.14	287,334.11	556,399.95	146,450.29	193,094.67	165,440.15	504,985.11	177,369.90	196,927.37	126,671.31	500,968.58	140,176.07	135,645.06	167,610.00	443,431.13	2,005,784.77
Comisiones	97,489.67	74,094.65	90,487.80	262,072.12	96,609.32	107,037.23	119,163.14	322,809.69	136,836.19	119,199.38	79,329.00	335,364.57	91,749.14	89,176.21	119,994.93	300,920.28	1,221,166.66
Operaciones con Divisas	4,388.64	1,036.23	1,200.00	6,624.87	3,919.92	3,659.90	321.45	7,901.27	1,037.33	373.97	1,140.90	2,552.20	1,493.58	338.33	1,309.95	3,141.86	20,220.20
Otros Ingresos	46,144.39	45,912.26	195,646.31	287,702.96	45,921.05	82,397.54	45,955.56	174,274.15	39,496.38	77,354.02	46,201.41	163,051.81	46,933.35	46,130.52	46,305.12	139,368.99	764,397.91
Ingresos de Operaciones	512,642.48	482,310.62	635,943.13	1,630,896.23	520,271.13	571,225.13	532,911.89	1,624,408.15	532,372.65	561,966.46	482,576.52	1,576,915.63	546,436.72	468,150.65	518,606.53	1,533,193.90	6,365,413.91
Egresos Generales	367,688.41	308,021.24	500,888.61	1,176,598.26	930,523.40	377,726.58	385,828.50	1,694,078.48	327,883.43	489,247.68	352,059.17	1,169,190.28	343,321.58	285,246.48	368,210.68	996,778.74	5,036,645.76
Gastos Administrativos	240,140.82	153,662.09	205,112.02	598,914.93	176,380.98	178,904.17	223,299.81	578,584.96	280,311.31	201,934.49	172,421.37	654,667.17	169,649.34	182,682.45	135,152.91	487,484.70	2,319,651.76
Gastos Generales	97,605.04	125,400.92	119,781.79	342,787.75	95,954.34	78,071.86	115,701.28	289,727.48	49,967.83	184,489.01	87,533.14	321,989.98	90,717.23	70,041.75	104,863.24	265,622.22	1,220,127.43
Gastos de Depreciación	13,105.51	13,126.85	13,094.02	39,326.38	13,035.62	12,973.14	13,619.66	39,628.42	13,091.76	12,798.79	12,468.89	38,359.44	12,509.29	12,467.19	13,133.19	38,109.67	155,423.91
Otros Gastos	16,837.04	15,831.38	162,900.78	195,569.20	645,152.46	107,777.41	33,207.75	786,137.62	-15,487.47	90,025.39	79,635.77	154,173.69	70,445.72	20,055.09	115,061.34	205,562.15	1,341,442.66
Utilidad antes de Provisiones	144,954.07	174,289.38	135,054.52	454,297.97	-410,252.27	193,498.55	147,083.39	-69,670.33	204,489.22	72,718.78	130,517.35	407,725.35	203,115.14	182,904.17	150,395.85	536,415.16	1,328,768.15
Provisiones por Cuentas Malas	0.00	0.00	0.00	0.00	220,000.00	0.00	0.00	220,000.00	0.00	160,000.00	155,000.00	315,000.00	799,613.52	264,685.90	249,487.46	1,313,786.88	1,848,786.88
Utilidad del Periodo	144,954.07	174,289.38	135,054.52	454,297.97	-630,252.27	193,498.55	147,083.39	-289,670.33	204,489.22	-87,281.22	-24,482.65	92,725.35	-596,498.38	-81,781.73	-99,091.61	-777,371.72	-520,018.73