



ESTADO DE RESULTADO
Bancrédito (Panamá), S.A.
ENERO - DICIEMBRE 2003
(En Balboas)

Descripción	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	1,467,615.26	3,771,499.16	2,689,530.99	7,928,645.41	2,562,916.11	2,670,299.11	2,515,967.70	7,749,182.92	2,766,164.67	1,807,985.01	0.00	4,574,149.68	0.00	0.00	0.00	0.00	20,251,978.01
Préstamos	1,380,348.35	1,311,773.17	1,377,043.44	4,069,164.96	1,292,916.04	1,323,225.60	1,285,335.42	3,901,477.06	2,681,853.16	1,580,341.71	0.00	4,262,194.87	0.00	0.00	0.00	0.00	12,232,836.89
Depósitos	87,190.70	76,164.35	80,912.26	244,267.31	78,219.25	80,618.75	75,598.23	234,436.23	84,150.39	227,643.30	0.00	311,793.69	0.00	0.00	0.00	0.00	790,497.23
Inversiones	0.00	2,383,561.64	1,231,506.85	3,615,068.49	1,191,780.82	1,266,454.76	1,154,958.20	3,613,193.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,228,262.27
Otros Ingresos	76.21	0.00	68.44	144.65	0.00	0.00	75.85	75.85	161.12	0.00	0.00	161.12	0.00	0.00	0.00	0.00	381.62
Egresos de Operaciones	1,227,822.43	3,351,193.21	2,351,732.49	6,930,748.13	2,167,986.88	2,189,671.88	3,463,996.45	7,821,655.21	-878,084.76	1,467,798.33	0.00	589,713.57	0.00	0.00	0.00	0.00	15,342,116.91
Intereses Pagados	1,222,827.65	3,348,246.51	2,340,731.89	6,911,806.05	2,163,375.16	2,188,062.46	3,459,197.21	7,810,634.83	-884,794.42	1,465,232.32	0.00	580,437.90	0.00	0.00	0.00	0.00	15,302,878.78
Comisiones	4,994.78	2,946.70	11,000.60	18,942.08	4,611.72	1,609.42	4,799.24	11,020.38	6,709.66	2,566.01	0.00	9,275.67	0.00	0.00	0.00	0.00	39,238.13
Ingreso Neto de Intereses	239,792.83	420,305.95	337,798.50	997,897.28	394,929.23	480,627.23	-948,028.75	-72,472.29	3,644,249.43	340,186.68	0.00	3,984,436.11	0.00	0.00	0.00	0.00	4,909,861.10
Otros Ingresos	28,486.43	31,040.21	2,016,596.07	2,076,122.71	72,502.24	29,286.81	42,220.20	144,009.25	26,737.28	24,672.57	0.00	51,409.85	0.00	0.00	0.00	0.00	2,271,541.81
Comisiones	23,864.43	30,050.30	113,385.63	167,300.36	72,502.22	29,286.81	42,177.77	143,966.80	26,727.00	24,672.16	0.00	51,399.16	0.00	0.00	0.00	0.00	362,666.32
Dividendos	0.00	0.00	1,900,000.00	1,900,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,900,000.00
Otros Ingresos	4,622.00	989.91	3,210.44	8,822.35	0.02	0.00	42.43	42.45	10.28	0.41	0.00	10.69	0.00	0.00	0.00	0.00	8,875.49
Ingresos de Operaciones	268,279.26	451,346.16	2,354,394.57	3,074,019.99	467,431.47	509,914.04	-905,808.55	71,536.96	3,670,986.71	364,859.25	0.00	4,035,845.96	0.00	0.00	0.00	0.00	7,181,402.91
Egresos Generales	80,571.68	80,185.14	90,521.28	251,278.10	88,343.16	184,945.07	63,379.82	336,668.05	36,915.91	38,886.46	0.00	75,802.37	0.00	0.00	0.00	0.00	663,748.52
Gastos Administrativos	71,402.51	70,816.53	81,376.17	223,595.21	78,403.02	72,829.72	25,289.62	176,522.36	29,679.92	27,841.27	0.00	57,521.19	0.00	0.00	0.00	0.00	457,638.76
Gastos Generales	4,622.63	5,154.42	4,910.49	14,687.54	5,579.60	10,564.71	5,390.30	21,534.61	3,091.40	6,881.78	0.00	9,973.18	0.00	0.00	0.00	0.00	46,195.33
Gastos de Depreciación	1,022.42	1,022.42	1,023.89	3,068.73	1,023.89	1,023.89	1,026.80	3,074.58	982.96	956.63	0.00	1,939.59	0.00	0.00	0.00	0.00	8,082.90
Otros Gastos	3,524.12	3,191.77	3,210.73	9,926.62	3,336.65	100,526.75	31,673.10	135,536.50	3,161.63	3,206.78	0.00	6,368.41	0.00	0.00	0.00	0.00	151,831.53
Utilidad antes de Provisiones	187,707.58	371,161.02	2,263,873.29	2,822,741.89	379,088.31	324,968.97	-969,188.37	-265,131.09	3,634,070.80	325,972.79	0.00	3,960,043.59	0.00	0.00	0.00	0.00	6,517,654.39
Provisiones por Cuentas Malas	200,000.00	200,000.00	200,000.00	600,000.00	200,000.00	200,000.00	102,689.00	271,479.17	574,168.17	300,000.00	0.00	600,000.00	0.00	0.00	0.00	0.00	1,774,168.17
Utilidad del Periodo	-12,292.42	171,161.02	2,063,873.29	2,222,741.89	179,088.31	222,279.97	-1,240,667.54	-839,299.26	3,334,070.80	25,972.79	0.00	3,360,043.59	0.00	0.00	0.00	0.00	4,743,486.22