



ESTADO DE RESULTADO
Banco de Finanzas, S.A. (Lic. Intl)
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	220,229.90	216,132.08	134,616.34	570,978.32	121,583.36	130,855.50	130,756.23	383,195.09	165,857.63	156,952.67	174,490.34	497,300.64	179,012.21	151,798.18	202,066.68	532,877.07	1,984,351.12
Préstamos	139,190.12	149,553.23	64,558.09	353,301.44	89,526.05	91,444.08	92,910.79	273,880.92	130,655.93	121,337.59	139,206.04	391,199.56	144,140.45	140,350.76	170,865.73	455,356.94	1,473,738.86
Depósitos	28,753.13	14,292.20	15,298.79	58,344.12	8,640.53	15,526.54	13,960.55	38,127.62	11,316.81	11,730.19	11,399.05	34,446.05	11,089.85	11,447.42	11,200.95	33,738.22	164,656.01
Inversiones	52,286.65	52,286.65	54,759.46	159,332.76	3,416.78	23,884.89	23,884.89	51,186.56	23,884.89	23,884.89	23,884.89	71,654.67	23,781.91	0.00	0.00	23,781.91	305,955.90
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	20,000.00	-0.01	0.00	19,999.99	0.00	0.00	0.36	0.36	0.00	0.00	20,000.00	20,000.00	40,000.35
Egresos de Operaciones	184,577.79	182,795.88	195,243.55	562,617.22	169,476.98	175,843.58	157,715.91	503,036.47	191,331.06	200,992.23	190,390.08	582,713.37	193,074.10	178,400.43	181,019.75	552,494.28	2,200,861.34
Intereses Pagados	183,044.57	181,452.95	193,684.58	558,182.10	167,327.35	174,777.83	156,146.31	498,251.49	190,116.62	199,811.73	189,335.03	579,263.38	191,564.97	177,466.93	179,624.46	548,656.36	2,184,353.33
Comisiones	1,533.22	1,342.93	1,558.97	4,435.12	2,149.63	1,065.75	1,569.60	4,784.98	1,214.44	1,180.50	1,055.05	3,449.99	1,509.13	933.50	1,395.29	3,837.92	16,508.01
Ingreso Neto de Intereses	35,652.11	33,336.20	-60,627.21	8,361.10	-47,893.62	-44,988.08	-26,959.68	-119,841.38	-25,473.43	-44,039.56	-15,899.74	-85,412.73	-14,061.89	-26,602.25	21,046.93	-19,617.21	-216,510.22
Otros Ingresos	2,414.47	3,638.86	102,922.71	108,976.04	88,131.17	89,125.84	75,029.19	252,286.20	68,677.23	84,224.71	61,529.50	214,431.44	52,688.53	67,482.68	23,354.38	143,525.59	719,219.27
Comisiones	2,414.47	3,638.86	102,922.71	108,976.04	88,131.17	89,125.84	75,029.19	252,286.20	68,677.23	84,224.71	61,529.50	214,431.44	52,688.53	67,482.68	23,354.38	143,505.59	719,199.27
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	0.00	0.00	0.00	20.00	0.00	0.00	20.00	20.00
Ingresos de Operaciones	38,066.58	36,975.06	42,295.50	117,337.14	40,237.55	44,137.76	48,069.51	132,444.82	43,203.80	40,185.15	45,629.76	129,018.71	38,626.64	40,880.43	44,401.31	123,908.38	502,709.05
Egresos Generales	33,710.59	35,173.56	38,239.97	107,124.12	39,835.75	40,858.21	42,621.92	123,315.88	39,673.54	40,007.33	43,733.42	123,414.29	36,482.10	37,729.11	43,523.56	117,734.77	471,589.06
Gastos Administrativos	22,621.01	22,217.27	27,313.40	72,151.68	27,700.50	28,937.11	31,189.80	87,827.41	27,756.36	30,555.68	32,399.91	90,711.95	27,229.45	28,048.24	31,068.26	86,345.95	337,036.99
Gastos Generales	2,768.46	4,247.03	2,509.51	9,525.00	3,718.34	2,741.59	4,181.22	10,641.15	5,554.57	3,059.58	5,275.66	13,889.81	2,375.26	3,642.49	5,583.07	11,600.82	45,656.78
Gastos de Depreciación	2,192.99	2,190.93	2,190.93	6,574.85	2,190.78	2,187.88	828.34	5,207.00	788.55	818.01	869.79	2,476.35	842.20	850.32	850.07	2,542.59	16,800.79
Otros Gastos	6,128.13	6,518.33	6,226.13	18,872.59	6,226.13	6,991.63	6,422.56	19,640.32	5,574.06	5,574.06	5,188.06	16,336.18	6,035.19	5,188.06	6,022.16	17,245.41	72,094.50
Utilidad antes de Provisiones	4,355.99	1,801.50	4,055.53	10,213.02	401.80	3,279.55	5,447.59	9,128.94	3,530.26	177.82	1,896.34	5,604.42	2,144.54	3,151.32	877.75	6,173.61	31,119.99
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	4,355.99	1,801.50	4,055.53	10,213.02	401.80	3,279.55	5,447.59	9,128.94	3,530.26	177.82	1,896.34	5,604.42	2,144.54	3,151.32	877.75	6,173.61	31,119.99