



ESTADO DE RESULTADO
Multicredit Bank, Inc.
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	3,601,497.51	3,149,762.10	3,288,577.59	10,039,837.20	2,783,125.60	3,212,657.92	2,997,297.89	8,993,081.41	3,100,892.93	2,680,081.43	3,163,428.97	8,944,403.33	2,927,756.41	3,186,931.00	3,820,531.86	9,935,219.27	37,912,541.21
Préstamos	2,431,021.58	2,213,907.64	2,338,091.34	6,983,020.56	1,993,759.12	2,380,594.73	2,205,232.18	6,579,586.03	2,295,670.34	1,913,920.71	2,447,510.41	6,657,101.46	2,138,632.95	2,438,694.42	2,846,023.99	7,423,351.36	27,643,059.41
Depósitos	12,627.55	7,849.89	8,751.88	29,229.32	27,033.93	31,563.84	16,211.55	74,809.32	4,908.86	8,448.06	11,310.85	24,667.77	5,603.13	9,490.24	12,696.57	27,789.94	156,496.35
Inversiones	961,403.08	968,474.66	941,734.37	2,871,612.11	762,332.55	800,499.35	775,854.16	2,338,686.06	800,313.73	757,712.66	704,607.71	2,262,634.10	783,520.33	738,746.34	961,811.30	2,484,077.97	9,957,010.24
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	196,445.30	-40,470.09	0.00	155,975.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155,975.21
Egresos de Operaciones	2,017,052.01	1,881,819.65	2,082,500.01	5,981,371.67	1,927,087.50	1,966,650.70	1,926,589.76	5,820,327.96	1,868,299.15	2,101,491.05	2,011,236.77	5,981,026.97	2,039,125.81	2,050,284.65	2,151,100.57	6,240,511.03	24,023,237.63
Intereses Pagados	1,937,555.08	1,783,240.03	1,957,603.43	5,678,398.54	1,845,046.02	1,884,645.52	1,726,879.76	5,456,571.30	1,783,556.16	2,019,945.77	1,920,989.52	5,724,491.45	1,930,862.04	1,957,627.61	2,063,668.01	5,952,157.66	22,811,618.95
Comisiones	79,496.93	98,579.62	124,896.58	302,973.13	82,041.48	82,005.18	199,710.00	363,756.66	84,742.99	81,545.28	90,247.25	256,535.52	108,263.77	92,657.04	87,432.56	288,353.37	1,211,618.68
Ingreso Neto de Intereses	1,584,445.50	1,267,942.45	1,206,077.58	4,058,465.53	856,038.10	1,246,007.22	1,070,708.13	3,172,753.45	1,232,593.78	578,590.38	1,152,192.20	2,963,376.36	888,630.60	1,136,646.35	1,669,431.29	3,694,708.24	13,889,303.58
Otros Ingresos	345,957.74	458,445.82	1,134,032.18	1,938,435.74	1,374,291.96	952,812.70	1,294,207.57	3,621,312.23	511,310.07	655,580.79	831,106.93	1,997,997.79	873,264.74	766,630.85	3,831,628.17	5,471,523.76	13,029,269.52
Comisiones	345,957.74	323,701.94	329,981.35	999,641.03	407,014.40	344,552.38	377,530.12	1,129,096.90	403,742.18	519,823.16	739,161.95	1,662,727.29	608,881.34	436,401.96	264,462.41	1,309,745.71	5,101,210.93
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	134,743.88	804,050.83	938,794.71	967,277.56	608,260.32	916,677.45	2,492,215.33	107,567.89	135,757.63	91,944.98	335,270.50	264,383.40	330,228.89	3,567,165.76	4,161,778.05	7,928,058.59
Ingresos de Operaciones	1,930,403.24	1,726,388.27	2,340,109.76	5,996,901.27	2,230,330.06	2,198,819.92	2,364,915.70	6,794,065.68	1,743,903.85	1,234,171.17	1,983,299.13	4,961,374.15	1,761,895.34	1,903,277.20	5,501,059.46	9,166,232.00	26,918,573.10
Egresos Generales	1,254,081.33	1,090,114.69	1,118,872.83	3,463,068.85	1,052,755.77	1,086,121.89	1,280,128.24	3,419,005.90	1,108,757.87	1,190,688.12	1,146,125.11	3,445,571.10	1,261,775.30	1,581,364.94	1,473,936.96	4,317,077.20	14,644,723.05
Gastos Administrativos	591,021.85	538,973.70	613,606.76	1,743,602.31	582,848.70	594,201.95	614,881.21	1,791,931.86	563,126.55	592,088.24	568,014.74	1,723,229.53	640,582.22	648,105.80	566,389.58	1,855,077.60	7,113,841.30
Gastos Generales	215,949.66	241,430.66	243,368.44	700,748.76	249,603.96	280,689.86	431,075.83	961,369.65	281,630.30	298,265.48	274,469.10	854,364.88	500,142.38	617,115.34	706,766.61	1,824,024.33	4,340,507.62
Gastos de Depreciación	100,656.34	100,677.40	101,172.27	302,506.01	100,345.35	99,056.81	99,135.64	298,537.80	98,716.89	98,435.53	97,906.91	295,059.33	30,375.38	92,206.68	89,695.17	212,277.23	1,108,380.37
Otros Gastos	346,453.48	209,032.93	160,725.36	716,211.77	119,957.76	112,173.27	135,035.56	367,166.59	165,284.13	201,898.87	205,734.36	572,917.36	90,675.32	223,937.12	111,085.60	425,698.04	2,081,993.76
Utilidad antes de Provisiones	676,321.91	636,273.58	1,221,236.93	2,533,832.42	1,177,574.29	1,112,698.03	1,084,787.46	3,375,059.78	635,145.98	43,483.05	837,174.02	1,515,803.05	500,120.04	321,912.26	4,027,122.50	4,849,154.80	12,273,850.05
Provisiones por Cuentas Malas	287,000.00	351,000.00	1,012,000.00	1,650,000.00	848,731.00	936,422.00	1,474,750.00	3,259,903.00	150,000.00	0.00	600,000.00	750,000.00	0.00	0.00	365,000.00	365,000.00	6,024,903.00
Utilidad del Periodo	389,321.91	285,273.58	209,236.93	883,832.42	328,843.29	176,276.03	-389,962.54	115,156.78	485,145.98	43,483.05	237,174.02	765,803.05	500,120.04	321,912.26	3,662,122.50	4,484,154.80	6,248,947.05