



ESTADO DE RESULTADO
Banco Alemán Platina, 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	789,978.63	681,709.87	736,450.29	2,208,138.79	1,060,429.80	1,636,540.95	1,092,843.16	3,789,813.91	917,931.81	836,551.25	1,714,403.09	3,468,886.15	1,736,089.48	1,621,689.64	1,695,043.17	5,052,822.29	14,519,661.14
Préstamos	763,274.60	637,161.45	723,279.53	2,123,715.58	1,023,971.54	1,628,323.80	1,068,286.41	3,720,581.75	870,697.55	819,345.84	750,376.24	2,440,419.63	772,216.16	700,227.69	765,627.64	2,238,071.49	10,522,788.45
Depósitos	23,976.19	46,804.36	13,170.76	83,951.31	36,458.26	8,217.15	24,556.75	69,232.16	47,234.26	17,205.41	963,756.85	1,028,196.52	963,531.04	921,461.95	928,750.83	2,813,743.82	3,995,123.81
Inversiones	2,727.84	-2,255.94	0.00	471.90	0.00	0.00	0.00	0.00	0.00	0.00	270.00	270.00	342.28	0.00	664.70	1,006.98	1,748.88
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	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
Egresos de Operaciones	642,618.60	569,443.45	594,718.30	1,806,780.35	471,901.98	298,902.40	281,956.31	1,052,760.69	257,723.65	557,162.74	660,993.60	1,475,879.99	640,253.20	583,675.93	563,574.46	1,787,503.59	6,122,924.62
Intereses Pagados	633,510.08	549,769.44	587,432.47	1,770,711.99	464,539.64	290,955.21	270,301.15	1,025,796.00	249,982.89	548,095.51	653,622.11	1,451,700.51	636,763.08	579,459.80	576,568.11	1,792,790.99	6,040,999.49
Comisiones	9,108.52	19,674.01	7,285.83	36,068.36	7,362.34	7,947.19	11,655.16	26,964.69	7,740.76	9,067.23	7,371.49	24,179.48	3,490.12	4,216.13	-12,993.65	-5,287.40	81,925.13
Ingreso Neto de Intereses	147,360.03	112,266.42	141,731.99	401,358.44	588,527.82	1,337,638.55	810,886.85	2,737,053.22	660,208.16	279,388.51	1,053,409.49	1,993,006.16	1,095,836.28	1,038,013.71	1,131,468.71	3,265,318.70	8,396,736.52
Otros Ingresos	-172,183.08	56,582.76	-58,553.84	-174,154.16	270,409.48	430,179.43	554,592.34	1,255,181.25	-284,461.28	305,205.28	-268,024.37	-247,280.37	101,679.18	-122,583.77	1,131,604.78	1,110,700.19	1,944,446.91
Comisiones	102,893.23	72,779.87	69,836.54	245,509.64	64,921.94	73,319.63	77,075.11	215,316.68	74,675.32	59,816.34	57,867.25	192,358.91	57,893.45	56,465.40	127,040.89	241,399.74	894,584.97
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	-275,076.31	-16,197.11	-128,390.38	-419,663.80	205,487.54	356,859.80	477,517.23	1,039,864.57	-359,136.60	245,388.94	-325,891.62	-439,639.28	43,785.73	-179,049.17	1,004,563.89	869,300.45	1,049,861.94
Ingresos de Operaciones	-24,823.05	168,849.18	83,178.15	227,204.28	858,937.30	1,767,817.98	1,365,479.19	3,992,234.47	375,746.88	584,593.79	785,385.12	1,745,725.79	1,197,515.46	915,429.94	2,263,073.49	4,376,018.89	10,341,183.43
Egresos Generales	201,055.48	195,716.32	369,349.97	766,121.77	272,494.65	606,670.64	536,803.57	1,415,968.86	498,348.71	333,671.40	178,118.86	1,010,138.97	277,959.17	176,610.69	548,542.25	1,003,112.11	4,195,341.71
Gastos Administrativos	126,775.04	179,305.51	317,897.18	623,977.73	235,207.43	539,518.87	499,197.59	1,273,923.89	417,825.58	292,006.50	139,616.91	849,448.99	236,628.54	134,947.82	219,348.58	590,924.94	3,338,275.55
Gastos Generales	28,944.85	17,132.07	26,225.43	72,302.35	14,963.45	7,963.55	15,761.66	38,688.66	59,975.90	15,647.11	16,237.86	91,860.87	20,575.06	20,500.72	29,406.88	70,482.66	273,334.54
Gastos de Depreciación	31,056.59	-19,014.57	5,546.06	17,588.08	4,706.68	5,013.87	6,335.00	16,055.55	6,720.89	6,714.12	7,001.77	20,436.78	6,773.56	6,785.29	6,840.17	20,399.02	74,479.43
Otros Gastos	14,279.00	18,293.31	19,681.30	52,253.61	17,617.09	54,174.35	15,509.32	87,300.76	13,826.34	19,303.67	15,262.32	48,392.33	13,982.01	14,376.86	292,946.62	321,305.49	509,252.19
Utilidad antes de Provisiones	-225,878.53	-26,867.14	-286,171.82	-538,917.49	586,442.65	1,161,147.34	828,675.62	2,576,265.61	-122,601.83	250,922.39	607,266.26	735,586.82	919,556.29	738,819.25	1,714,531.24	3,372,906.78	6,145,841.72
Provisiones por Cuentas Malas	50,000.00	0.00	-50,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,000.00	18,000.00	18,000.00
Utilidad del Periodo	-275,878.53	-26,867.14	-236,171.82	-538,917.49	586,442.65	1,161,147.34	828,675.62	2,576,265.61	-122,601.83	250,922.39	607,266.26	735,586.82	919,556.29	738,819.25	1,696,531.24	3,354,906.78	6,127,841.72