



ESTADO DE RESULTADO
Banco Universal, S.A.
ENERO - DICIEMBRE 2004
(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	380,070.63	368,709.26	411,222.30	1,160,002.19	440,571.53	435,242.54	425,995.29	1,301,809.36	438,150.06	449,921.71	474,987.42	1,363,059.19	492,107.99	476,187.61	544,425.24	1,512,720.84	5,337,591.58
Préstamos	359,722.91	348,030.99	389,312.94	1,097,066.84	420,378.79	417,229.88	409,913.53	1,247,522.20	420,332.63	429,923.21	449,999.46	1,300,255.30	462,620.09	452,288.57	517,256.16	1,432,164.82	5,077,009.16
Depósitos	15,934.52	16,549.80	17,302.51	49,786.83	15,708.29	13,387.63	11,583.69	40,679.61	13,182.74	15,585.30	20,717.13	49,485.17	25,175.40	18,716.29	23,513.40	67,405.09	207,356.70
Inversiones	4,413.20	4,128.47	4,606.85	13,148.52	4,484.45	4,625.03	4,498.07	13,607.55	4,634.69	4,413.20	4,270.83	13,318.72	4,312.50	5,182.75	3,655.68	13,150.93	53,225.72
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	169,290.82	159,824.78	179,621.46	508,737.06	183,532.11	195,125.93	190,262.69	568,920.73	195,665.28	200,192.80	203,403.65	599,261.73	212,189.68	205,210.60	217,933.96	635,334.24	2,312,253.76
Intereses Pagados	167,321.43	157,920.11	177,259.46	502,501.00	181,261.63	192,556.96	187,807.59	561,626.18	193,339.83	197,883.62	201,540.31	592,763.76	210,029.37	202,663.65	216,254.78	628,947.80	2,285,838.74
Comisiones	1,969.39	1,904.67	2,362.00	6,236.06	2,270.48	2,568.97	2,455.10	7,294.55	2,325.45	2,309.18	1,863.34	6,497.97	2,160.31	2,546.95	1,679.18	6,386.44	26,415.02
Ingreso Neto de Intereses	210,779.81	208,884.48	231,600.84	651,265.13	257,039.42	240,116.61	235,732.60	732,888.63	242,484.78	249,728.91	271,583.77	763,797.46	279,918.31	270,977.01	326,491.28	877,386.60	3,025,337.82
Otros Ingresos	242,021.97	206,366.28	184,355.79	632,744.04	181,107.33	178,783.85	194,651.33	554,542.51	226,406.49	258,790.82	200,494.55	685,691.86	198,554.26	211,494.44	122,451.74	532,500.44	2,405,478.85
Comisiones	216,687.58	190,022.15	181,873.26	588,582.99	173,160.62	176,374.26	196,832.34	546,367.22	223,684.56	225,136.37	195,282.92	644,103.85	196,129.96	194,913.77	120,449.29	511,493.02	2,290,547.08
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	25,334.39	16,344.13	2,482.53	44,161.05	7,946.71	2,409.59	-2,181.01	8,175.29	2,721.93	33,654.45	5,211.63	41,588.01	2,424.30	16,580.67	2,002.45	21,007.42	114,931.77
Ingresos de Operaciones	452,801.78	415,250.76	415,956.63	1,284,009.17	438,146.75	418,900.46	430,383.93	1,287,431.14	468,891.27	508,519.73	472,078.32	1,449,489.32	478,472.57	482,471.45	448,943.02	1,409,887.04	5,430,816.67
Egresos Generales	318,320.56	304,885.06	269,786.50	892,992.12	278,220.07	288,944.87	346,586.75	913,751.69	341,090.31	303,379.06	301,129.54	945,598.91	292,102.59	290,701.51	250,658.10	833,462.20	3,585,804.92
Gastos Administrativos	228,099.04	232,797.62	205,956.78	666,853.44	218,017.01	238,262.14	235,522.55	691,801.70	228,097.81	235,861.57	216,148.42	680,107.80	202,365.77	213,992.76	313,599.98	729,958.51	2,768,721.45
Gastos Generales	33,698.28	27,266.07	30,384.53	91,348.88	29,071.82	28,255.31	49,754.96	107,082.09	53,615.64	56,043.51	54,789.23	164,448.38	57,684.43	53,016.81	-91,060.74	19,640.50	382,519.85
Gastos de Depreciación	9,080.19	8,865.48	8,923.81	26,869.48	8,632.99	8,842.60	14,735.67	32,211.26	9,955.76	10,131.02	10,009.03	30,095.81	10,150.36	7,794.01	7,532.90	25,477.27	114,653.82
Otros Gastos	47,443.05	35,955.89	24,521.38	107,920.32	22,498.25	13,584.82	46,573.57	82,656.64	49,421.10	1,342.96	20,182.86	70,946.92	21,902.03	15,897.93	20,585.96	58,385.92	319,909.80
Utilidad antes de Provisiones	134,481.22	110,365.70	146,170.13	391,017.05	159,926.68	129,955.59	83,797.18	373,679.45	127,800.96	205,140.67	170,948.78	503,890.41	186,369.98	191,769.94	198,284.92	576,424.84	1,845,011.75
Provisiones por Cuentas Malas	30,000.00	30,000.00	30,000.00	90,000.00	30,000.00	30,000.00	30,000.00	90,000.00	58,000.00	33,000.00	30,000.00	121,000.00	37,000.00	30,000.00	255,947.42	322,947.42	623,947.42
Utilidad del Periodo	104,481.22	80,365.70	116,170.13	301,017.05	129,926.68	99,955.59	53,797.18	283,679.45	69,800.96	172,140.67	140,948.78	382,890.41	149,369.98	161,769.94	-57,662.50	253,477.42	1,221,064.33