



ESTADO DE RESULTADO
Banco Uno, S.A.
ENERO - DICIEMBRE 2004
(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	3,476,236.38	3,576,840.75	4,695,714.18	11,748,791.31	3,959,166.31	3,993,239.44	4,067,418.38	12,019,824.13	4,085,968.91	4,296,785.81	4,313,618.69	12,696,373.41	4,377,976.64	4,610,190.95	4,815,555.77	13,803,723.36	50,268,712.21
Préstamos	3,345,719.19	3,400,953.77	4,557,608.76	11,304,281.72	3,817,733.44	3,850,325.18	3,926,126.66	11,594,185.28	3,981,404.08	4,205,878.57	4,218,743.38	12,406,026.03	4,256,932.38	4,495,969.77	4,712,551.35	13,465,453.50	48,769,946.53
Depósitos	123,930.92	169,300.71	135,626.25	428,857.88	127,738.42	142,914.26	49,054.94	319,707.62	63,737.71	41,556.87	63,181.76	168,476.34	70,082.94	75,897.53	52,066.34	198,046.81	1,115,088.65
Inversiones	6,586.27	6,586.27	2,479.17	15,651.71	13,694.45	0.00	92,236.78	105,931.23	40,827.12	49,350.37	31,693.55	121,871.04	50,961.32	38,323.65	50,938.08	140,223.05	383,677.03
Egresos de Operaciones	1,355,866.83	1,295,774.64	1,365,256.89	4,016,898.36	1,356,338.27	1,327,612.67	1,319,070.59	4,003,021.53	1,629,699.47	1,358,450.50	1,325,059.74	4,313,209.71	1,390,520.69	1,316,344.35	1,309,850.47	4,016,715.51	16,349,845.11
Intereses Pagados	1,185,469.80	1,122,749.26	1,187,643.07	3,495,862.13	1,149,915.55	1,177,861.14	1,155,783.76	3,483,560.45	1,195,035.09	1,177,765.97	1,112,142.92	3,484,943.98	1,118,608.69	1,052,148.32	1,079,852.40	3,250,609.41	13,714,975.97
Comisiones	170,397.03	173,025.38	177,613.82	521,036.23	206,422.72	149,751.53	163,286.83	519,461.08	434,664.38	180,684.53	212,916.82	828,265.73	271,912.00	264,196.03	229,998.07	766,106.10	2,634,869.14
Ingreso Neto de Intereses	2,120,369.55	2,281,066.11	3,330,457.29	7,731,892.95	2,602,828.04	2,665,626.77	2,748,347.79	8,016,802.60	2,456,269.44	2,938,335.31	2,988,558.95	8,383,163.70	2,987,455.95	3,293,846.60	3,505,705.30	9,787,007.85	33,918,867.10
Otros Ingresos	2,041,896.26	2,053,593.08	1,000,080.01	5,095,569.35	1,642,344.79	1,835,380.64	1,848,813.60	5,326,539.03	3,765,418.44	1,156,166.82	2,024,446.40	6,946,031.66	2,215,258.49	2,165,622.88	1,670,363.53	6,051,244.90	23,419,384.94
Comisiones	1,934,454.87	1,943,648.10	872,937.20	4,751,040.17	1,541,915.37	1,731,603.49	1,732,592.79	5,006,111.65	2,027,573.18	1,047,758.67	1,916,393.32	4,991,725.17	2,081,398.43	2,043,265.66	1,530,009.96	5,654,674.05	20,403,551.04
Dividendos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,600,000.00	0.00	0.00	1,600,000.00	0.00	0.00	0.00	0.00	1,600,000.00
Otros Ingresos	107,441.39	109,944.98	127,142.81	344,529.18	100,429.42	103,777.15	116,220.81	320,427.38	137,845.26	108,408.15	108,053.08	354,306.49	133,860.06	122,357.22	140,353.57	396,570.85	1,415,833.90
Ingresos de Operaciones	4,162,265.81	4,334,659.19	4,330,537.30	12,827,462.30	4,245,172.83	4,501,007.41	4,597,161.39	13,343,341.63	6,221,687.88	4,094,502.13	5,013,005.35	15,329,195.36	5,202,714.44	5,459,469.48	5,176,068.83	15,838,252.75	57,338,252.04
Egresos Generales	2,454,338.59	2,613,687.58	2,555,176.46	7,623,202.63	2,797,693.44	2,356,210.57	2,419,356.40	7,573,260.41	2,631,023.64	1,663,067.74	2,539,575.92	6,833,667.30	2,624,687.61	2,896,249.82	2,805,395.76	8,326,333.19	30,356,463.53
Gastos Administrativos	480,907.00	488,664.42	707,789.62	1,677,361.04	510,408.95	569,217.19	631,798.93	1,711,425.07	616,366.00	668,377.36	644,787.22	1,929,530.58	675,717.29	681,187.43	781,747.60	2,138,652.32	7,456,969.01
Gastos Generales	1,828,869.54	1,979,494.01	1,716,076.37	5,524,439.92	1,811,748.00	1,667,120.88	1,654,766.22	5,133,635.10	1,884,257.65	791,973.75	1,731,147.07	4,407,378.47	1,754,566.22	2,071,845.14	1,816,449.77	5,642,861.13	20,708,314.62
Gastos de Depreciación	51,897.02	51,897.02	52,047.02	155,841.06	55,515.11	52,304.42	54,018.59	161,838.12	54,645.88	53,865.32	59,017.62	167,528.82	67,451.01	56,740.28	45,351.08	169,542.37	654,750.37
Otros Gastos	92,665.03	93,632.13	79,263.45	265,560.61	420,021.38	67,568.08	78,772.66	566,362.12	75,754.11	148,851.31	104,624.01	329,229.43	126,953.09	86,476.97	161,847.31	375,277.37	1,536,429.53
Utilidad antes de Provisiones	1,707,927.22	1,720,971.61	1,775,360.84	5,204,259.67	1,447,479.39	2,144,796.84	2,177,804.99	5,770,081.22	3,590,664.24	2,431,434.39	2,473,429.43	8,495,528.06	2,578,026.83	2,563,219.66	2,370,673.07	7,511,919.56	26,981,788.51
Provisiones por Cuentas Malas	978,692.47	783,600.64	981,887.58	2,744,180.69	922,294.17	1,121,143.94	983,409.03	3,026,847.14	1,153,350.67	1,017,400.92	1,156,701.34	3,327,452.93	1,273,278.78	794,598.69	3,970,136.46	6,038,013.93	15,136,494.69
Utilidad del Periodo	729,234.75	937,370.97	793,473.26	2,460,078.98	525,185.22	1,023,652.90	1,194,395.96	2,743,234.08	2,437,313.57	1,414,033.47	1,316,728.09	5,168,075.13	1,304,748.05	1,768,620.97	-1,599,463.39	1,473,905.63	11,845,293.82