



**ESTADO DE RESULTADO**  
**Banco Universal, S.A.**  
**ENERO - DICIEMBRE 2005**  
**(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	508,219.25	472,325.60	512,072.91	1,492,617.76	516,472.91	531,059.53	541,817.41	1,589,349.85	563,524.35	588,063.26	587,201.70	1,738,789.31	594,874.51	584,925.08	599,187.56	1,778,987.15	6,599,744.07
Préstamos	480,991.43	443,142.17	474,697.29	1,398,830.89	477,004.46	489,982.78	503,039.81	1,470,027.05	521,554.09	546,523.83	544,372.23	1,612,450.15	548,272.52	533,756.65	542,262.50	1,624,291.67	6,105,599.76
Depósitos	22,956.99	24,995.93	32,764.50	80,717.42	34,982.14	36,671.59	34,376.77	106,030.50	39,079.82	40,159.43	41,449.47	120,688.72	45,176.00	49,453.05	55,625.52	150,254.57	457,691.21
Inversiones	4,270.83	4,187.50	4,611.12	13,069.45	4,486.31	4,405.16	4,400.83	13,292.30	2,890.44	1,380.00	1,380.00	5,650.44	1,425.99	1,715.38	1,299.54	4,440.91	36,453.10
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	226,715.69	205,514.96	232,454.73	664,685.38	227,953.12	227,311.77	234,426.71	689,691.60	248,648.35	261,358.12	255,564.66	765,571.13	304,772.71	274,026.91	298,412.36	877,211.98	2,997,160.09
Intereses Pagados	221,986.50	205,152.96	229,778.67	656,918.13	225,460.43	223,901.93	230,644.10	680,006.46	245,444.69	259,415.30	257,570.85	762,430.84	302,223.34	271,514.83	292,392.20	866,130.37	2,965,485.80
Comisiones	4,729.19	362.00	2,676.06	7,767.25	2,492.69	3,409.84	3,782.61	9,685.14	3,203.66	1,942.82	-2,006.19	3,140.29	2,549.37	2,512.08	6,020.16	11,081.61	31,674.29
Ingreso Neto de Intereses	281,503.56	266,810.64	279,618.18	827,932.38	288,519.79	303,747.76	307,390.70	899,658.25	314,876.00	326,705.14	331,637.04	973,218.18	290,101.80	310,898.17	300,775.20	901,775.17	3,602,583.98
Otros Ingresos	397,688.40	167,844.18	218,263.09	783,795.67	229,444.76	249,462.34	249,730.81	728,637.91	248,473.38	195,014.84	191,865.64	635,353.86	142,407.14	154,311.53	201,210.31	497,928.98	2,645,716.42
Comisiones	191,885.50	166,343.37	210,029.53	568,258.40	213,751.66	247,769.92	214,797.30	676,318.88	233,048.30	193,281.50	187,946.16	614,275.96	140,311.98	150,798.78	196,458.98	487,569.74	2,346,422.98
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	205,802.90	1,500.81	8,233.56	215,537.27	15,693.10	1,692.42	34,933.51	52,319.03	15,425.08	1,733.34	3,919.48	21,077.90	2,095.16	3,512.75	4,751.33	10,359.24	299,293.44
Ingresos de Operaciones	679,191.96	434,654.82	497,881.27	1,611,728.05	517,964.55	553,210.10	557,121.51	1,628,296.16	563,349.38	521,719.98	523,502.68	1,608,572.04	432,508.94	465,209.70	501,985.51	1,399,704.15	6,248,300.40
Egresos Generales	299,190.66	282,375.58	448,884.88	1,030,451.12	387,641.07	403,248.29	423,196.01	1,214,085.37	386,523.82	318,907.13	313,915.34	1,019,346.29	293,031.32	331,755.99	438,695.25	1,063,482.56	4,327,365.34
Gastos Administrativos	222,049.21	213,274.89	220,183.99	655,508.09	206,511.52	242,791.12	202,246.55	651,549.19	218,663.99	177,224.19	172,223.92	568,112.10	149,667.49	183,687.12	420,012.56	753,367.17	2,628,536.55
Gastos Generales	55,364.42	48,280.74	63,141.77	166,786.93	84,110.66	60,695.89	77,762.85	222,569.40	69,849.44	50,595.97	39,067.52	159,512.93	43,835.10	44,351.92	-32,372.20	55,814.82	604,684.08
Gastos de Depreciación	7,688.90	7,724.58	7,863.15	23,276.63	8,007.25	8,245.28	8,510.12	24,762.65	8,746.02	9,175.01	11,184.04	29,105.07	12,693.04	13,033.14	13,231.66	38,957.84	116,102.19
Otros Gastos	14,088.13	13,095.37	157,695.97	184,879.47	89,011.64	91,516.00	134,676.49	315,204.13	89,264.37	81,911.96	91,439.86	262,616.19	86,835.69	90,683.81	37,823.23	215,342.73	978,042.52
Utilidad antes de Provisiones	380,001.30	152,279.24	48,996.39	581,276.93	130,323.48	149,961.81	133,925.50	414,210.79	176,825.56	202,812.85	209,587.34	589,225.75	139,477.62	133,453.71	63,290.26	336,221.59	1,920,935.06
Provisiones por Cuentas Malas	53,668.32	30,000.00	30,000.00	113,668.32	30,000.00	30,000.00	6,339.88	66,339.88	30,000.00	55,000.00	54,999.99	139,999.99	72,378.72	37,621.29	55,000.00	165,000.01	485,008.20
Utilidad del Periodo	326,332.98	122,279.24	18,996.39	467,608.61	100,323.48	119,961.81	127,585.62	347,870.91	146,825.56	147,812.85	154,587.35	449,225.76	67,098.90	95,832.42	8,290.26	171,221.58	1,435,926.86