



ESTADO DE RESULTADO
Banco Uno, S.A.
ENERO - DICIEMBRE 2005
(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	4,574,464.50	4,500,735.68	4,083,094.52	13,158,294.70	5,204,279.75	5,295,932.27	7,165,750.49	17,665,962.51	6,573,134.08	6,156,229.25	6,354,356.92	19,083,720.25	6,526,746.24	6,801,454.67	6,212,839.45	19,541,040.36	69,449,017.82
Préstamos	4,439,559.62	4,395,026.12	3,912,957.91	12,747,543.65	5,080,290.21	5,152,497.63	6,986,173.67	17,218,961.51	6,401,991.52	5,996,915.92	6,173,527.22	18,572,434.66	6,447,648.11	6,663,418.49	5,878,906.05	18,989,972.65	67,528,912.47
Depósitos	93,703.72	71,179.17	131,342.73	296,225.62	84,882.60	93,624.60	179,576.82	358,084.02	78,835.05	59,852.91	59,328.65	198,016.61	55,870.26	115,622.82	316,748.20	488,241.28	1,340,567.53
Inversiones	41,201.16	34,530.39	38,793.88	114,525.43	39,106.94	49,810.04	0.00	88,916.98	92,307.51	99,460.42	121,501.05	313,268.98	23,227.87	22,413.36	17,185.20	62,826.43	579,537.82
Egresos de Operaciones	1,314,227.83	1,245,367.98	1,328,098.28	3,887,694.09	1,331,782.48	1,459,157.62	2,795,388.91	5,586,329.01	1,604,649.47	1,700,274.67	1,743,531.10	5,048,455.24	1,867,598.08	1,982,302.99	351,805.81	4,201,706.88	18,724,185.22
Intereses Pagados	1,061,707.70	973,035.77	1,058,935.06	3,093,678.53	1,043,159.45	1,074,644.00	1,074,658.82	3,192,462.27	1,133,555.40	1,159,411.94	1,155,588.21	3,448,555.55	1,209,949.92	1,224,337.84	1,311,795.76	3,746,083.52	13,480,779.87
Comisiones	252,520.13	272,332.21	269,163.22	794,015.56	288,623.03	384,513.62	1,720,730.09	2,393,866.74	471,094.07	540,862.73	587,942.89	1,599,899.69	657,648.16	757,965.15	-959,989.95	455,623.36	5,243,405.35
Ingreso Neto de Intereses	3,260,236.67	3,255,367.70	2,754,996.24	9,270,600.61	3,872,497.27	3,836,774.65	4,370,361.58	12,079,633.50	4,968,484.61	4,455,954.58	4,610,825.82	14,035,265.01	4,659,148.16	4,819,151.68	5,861,033.64	15,339,333.48	50,724,832.60
Otros Ingresos	2,171,456.86	2,229,901.00	2,322,157.98	6,723,515.84	2,312,122.61	2,521,428.86	3,244,026.57	8,077,578.04	2,713,142.22	2,554,339.44	2,748,543.38	8,016,025.04	2,843,251.99	2,815,612.42	-947.68	5,657,916.73	28,475,035.65
Comisiones	2,037,242.75	2,099,278.00	2,186,247.94	6,322,768.69	2,152,360.02	2,293,206.74	3,089,397.40	7,534,964.16	2,553,541.39	2,377,830.21	2,583,878.20	7,515,249.80	2,662,217.96	2,634,960.66	-213,413.67	5,083,764.95	26,456,747.60
Otros Ingresos	134,214.11	130,623.00	135,910.04	400,747.15	159,762.59	228,222.12	154,629.17	542,613.88	159,600.83	176,509.23	164,665.18	500,775.24	181,034.03	180,651.76	212,465.99	574,151.78	2,018,288.05
Ingresos de Operaciones	5,431,693.53	5,485,268.70	5,077,154.22	15,994,116.45	6,184,619.88	6,358,203.51	7,614,388.15	20,157,211.54	7,681,626.83	7,010,294.02	7,359,369.20	22,051,290.05	7,502,400.15	7,634,764.10	5,860,085.96	20,997,250.21	79,199,868.25
Egresos Generales	2,584,780.53	2,810,448.29	2,594,181.22	7,989,410.04	3,552,275.98	3,713,643.83	3,648,160.23	10,914,080.04	3,753,052.24	4,070,021.87	4,164,193.42	11,987,267.53	3,995,774.47	4,473,014.00	2,596,881.83	11,065,670.30	41,956,427.91
Gastos Administrativos	566,057.37	781,679.61	753,420.99	2,101,157.97	851,194.67	937,201.53	1,084,161.63	2,872,557.83	951,796.77	991,087.37	967,363.51	2,910,247.65	1,006,444.92	1,125,650.69	1,394,537.02	3,526,632.63	11,410,596.08
Gastos Generales	1,903,915.78	1,906,621.95	1,640,885.80	5,451,423.53	2,541,702.68	2,592,975.92	2,406,334.91	7,541,013.51	2,638,943.14	2,902,937.43	2,914,733.78	8,456,614.35	2,739,530.10	3,145,208.86	906,134.39	6,790,873.35	28,239,924.74
Gastos de Depreciación	43,020.53	37,590.65	66,191.10	146,802.28	47,303.74	56,180.23	76,422.03	179,906.00	77,054.17	83,985.32	91,624.07	252,663.56	92,871.20	94,311.04	96,533.53	283,715.77	863,087.61
Otros Gastos	71,786.85	84,556.08	133,683.33	290,026.26	112,074.89	127,286.15	81,241.66	320,602.70	85,258.16	92,011.75	190,472.06	367,741.97	156,928.25	107,843.41	199,676.89	464,448.55	1,442,819.48
Utilidad antes de Provisiones	2,846,913.00	2,674,820.41	2,482,973.00	8,004,706.41	2,632,343.90	2,644,559.68	3,966,227.92	9,243,131.50	3,928,574.59	2,940,272.15	3,195,175.78	10,064,022.52	3,506,625.68	3,161,750.10	3,263,204.13	9,931,579.91	37,243,440.34
Provisiones por Cuentas Malas	1,126,236.34	1,173,420.44	1,506,246.52	3,805,903.30	1,308,273.82	1,373,742.07	1,665,675.43	4,347,691.32	2,565,638.74	2,818,277.98	2,132,137.35	7,516,054.07	1,949,472.58	2,300,003.04	1,891,140.38	6,140,616.00	21,810,264.69
Utilidad del Periodo	1,720,676.66	1,501,399.97	976,726.48	4,198,803.11	1,324,070.08	1,270,817.61	2,300,552.49	4,895,440.18	1,362,935.85	121,994.17	1,063,038.43	2,547,968.45	1,557,153.10	861,747.06	1,372,063.75	3,790,963.91	15,433,175.65