



ESTADO DE RESULTADO
Unibanca, Banco Universal, C.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	596,447.72	564,302.36	525,251.22	1,686,001.30	859,246.86	917,311.30	3,941,797.46	5,718,355.62	850,219.79	821,209.28	2,879,888.35	4,551,317.42	1,017,383.83	1,270,501.67	812,303.21	3,100,188.71	15,055,863.05
Préstamos	58,379.68	244,151.05	152,380.50	454,911.23	145,822.10	150,634.78	157,356.90	453,813.78	165,408.43	141,633.56	2,200,254.00	2,507,295.99	330,702.25	302,073.29	283,666.48	916,442.02	4,332,463.02
Depósitos	377,317.38	320,151.31	315,319.47	1,012,788.16	252,429.30	288,839.14	227,155.56	768,424.00	231,647.91	235,783.86	229,285.46	696,717.23	169,480.16	396,090.61	169,833.42	735,404.19	3,213,333.58
Inversiones	160,750.66	0.00	57,551.25	218,301.91	460,995.46	477,837.38	3,557,285.00	4,496,117.84	453,163.45	443,791.86	450,348.89	1,347,304.20	517,201.42	572,337.77	358,803.31	1,448,342.50	7,510,066.45
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	830,156.89	700,238.44	734,192.24	2,264,587.57	777,030.53	768,168.96	602,912.50	2,148,111.99	628,055.25	626,953.25	611,493.91	1,866,502.41	639,692.13	593,383.45	455,639.87	1,688,715.45	7,967,917.42
Intereses Pagados	826,004.81	694,671.41	731,709.17	2,252,385.39	774,200.05	766,051.63	595,752.77	2,136,004.45	625,679.02	626,095.99	606,151.24	1,857,926.25	636,289.13	589,879.87	450,897.40	1,677,066.40	7,923,382.49
Comisiones	4,152.08	5,567.03	2,483.07	12,202.18	2,830.48	2,117.33	7,159.73	12,107.54	2,376.23	857.26	5,342.67	8,576.16	3,403.00	3,503.58	4,742.47	11,649.05	44,534.93
Ingreso Neto de Intereses	-233,709.17	-135,936.08	-208,941.02	-578,586.27	82,216.33	149,142.34	3,338,884.96	3,570,243.63	222,164.54	194,256.03	2,268,394.44	2,684,815.01	377,691.70	677,118.22	356,663.34	1,411,473.26	7,087,945.63
Otros Ingresos	5,835,067.45	17,402.28	15,901.75	5,868,371.48	14,944.65	18,921.46	16,518.15	50,384.26	16,237.19	2,940,727.16	2,250,573.46	5,207,537.81	331,640.41	2,385,296.36	2,115,183.38	4,832,120.15	15,958,413.70
Comisiones	10,461.21	15,202.28	14,801.75	40,465.24	13,844.65	11,841.46	16,518.15	42,204.26	14,037.19	14,120.16	15,066.61	43,223.96	16,821.91	15,138.01	15,061.79	47,021.71	172,915.17
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	5,824,606.24	2,200.00	1,100.00	5,827,906.24	1,100.00	7,080.00	0.00	8,180.00	2,200.00	2,926,607.00	2,235,506.85	5,164,313.85	314,818.50	2,370,158.35	2,100,121.59	4,785,098.44	15,785,498.53
Ingresos de Operaciones	5,601,358.28	-118,533.80	-193,039.27	5,289,785.21	97,160.98	168,063.80	3,355,403.11	3,620,627.89	238,401.73	3,134,983.19	4,518,967.90	7,892,352.82	709,332.11	3,062,414.58	2,471,846.72	6,243,593.41	23,046,359.33
Egresos Generales	3,750,959.09	36,266.26	49,700.57	3,836,925.92	67,641.30	53,793.99	74,679.28	196,114.57	45,811.07	349,848.48	3,967,680.68	4,363,340.23	624,539.37	2,433,520.27	-4,241,624.97	-1,183,565.33	7,212,815.39
Gastos Administrativos	29,499.98	30,185.39	37,056.80	96,742.17	43,534.41	48,737.71	65,141.57	157,413.69	31,724.26	93,001.20	37,388.50	162,113.96	41,930.50	165,432.72	39,818.17	247,181.39	663,451.21
Gastos Generales	4,144.10	4,837.36	11,121.81	20,103.27	8,230.81	2,887.07	4,713.91	15,831.79	7,299.27	11,597.55	17,150.39	36,047.21	17,960.78	11,196.05	8,696.05	37,852.88	109,835.15
Gastos de Depreciación	582.03	582.03	582.03	1,746.09	582.03	582.03	582.03	1,746.09	582.03	582.03	1,927.25	3,091.31	725.31	725.31	741.99	2,192.61	8,776.10
Otros Gastos	3,716,732.98	661.48	939.93	3,718,334.39	15,294.05	1,587.18	4,241.77	21,123.00	6,205.51	244,667.70	3,911,214.54	4,162,087.75	563,922.78	2,256,166.19	-4,290,881.18	-1,470,792.21	6,430,752.93
Utilidad antes de Provisiones	1,850,399.19	-154,800.06	-242,739.84	1,452,859.29	29,519.68	114,269.81	3,280,723.83	3,424,513.32	192,590.66	2,785,134.71	551,287.22	3,529,012.59	84,792.74	628,894.31	6,713,471.69	7,427,158.74	15,833,543.94
Provisiones por Cuentas Malas	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
Utilidad del Periodo	1,850,399.19	-154,800.06	-242,739.84	1,452,859.29	29,519.68	114,269.81	3,280,723.83	3,424,513.32	192,590.66	2,785,134.71	551,287.22	3,529,012.59	84,792.74	628,894.31	6,713,471.69	7,427,158.74	15,833,543.94