



ESTADO DE RESULTADO
Banco Universal, S.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	331,695.51	328,315.70	317,047.88	977,059.09	307,426.09	319,671.49	328,787.54	955,885.12	355,464.44	349,241.01	343,785.66	1,048,491.11	378,926.63	372,936.75	406,608.63	1,158,472.01	4,139,907.33
Préstamos	319,121.19	314,257.31	298,573.02	931,951.52	291,125.34	297,701.16	311,335.45	900,161.95	329,650.09	325,140.78	322,260.21	977,051.08	356,341.34	354,961.56	386,121.57	1,097,424.47	3,906,589.02
Depósitos	12,574.32	14,058.39	15,221.99	41,854.70	15,897.89	18,429.89	16,749.20	51,076.98	18,428.53	19,477.74	17,046.79	54,953.06	17,975.19	13,499.08	15,866.33	47,340.60	195,225.34
Inversiones	0.00	0.00	3,252.87	3,252.87	402.86	3,540.44	702.89	4,646.19	7,385.82	4,622.49	4,478.66	16,486.97	4,610.10	4,476.11	4,620.73	13,706.94	38,092.97
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	170,330.85	145,807.53	149,500.46	465,638.84	154,116.82	148,719.81	137,489.80	440,326.43	157,422.69	134,284.66	149,609.04	441,316.39	158,849.78	158,740.16	175,119.17	492,709.11	1,839,990.77
Intereses Pagados	169,970.41	144,699.64	148,376.30	463,046.35	153,384.70	147,882.45	134,870.45	436,137.60	155,715.61	132,662.41	142,938.39	431,316.41	156,903.68	155,694.67	169,032.16	481,630.51	1,812,130.87
Comisiones	360.44	1,107.89	1,124.16	2,592.49	732.12	837.36	2,619.35	4,188.83	1,707.08	1,622.25	6,670.65	9,999.98	1,946.10	3,045.49	6,087.01	11,078.60	27,859.90
Ingreso Neto de Intereses	161,364.66	182,508.17	167,547.42	511,420.25	153,309.27	170,951.68	191,297.74	515,558.69	198,041.75	214,956.35	194,176.62	607,174.72	220,076.85	214,196.59	231,489.46	665,762.90	2,299,916.56
Otros Ingresos	116,715.87	123,269.06	143,568.45	383,553.38	141,813.49	131,433.41	270,507.42	543,754.32	188,152.66	112,544.53	126,683.20	427,380.39	165,429.06	157,421.33	207,175.55	530,025.94	1,884,714.03
Comisiones	113,029.42	115,575.05	135,931.59	364,536.06	135,320.01	128,763.84	156,757.45	420,841.30	166,428.79	110,743.60	124,106.99	401,279.38	155,886.19	149,005.40	-14,803.75	290,087.84	1,476,744.58
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	3,686.45	7,694.01	7,636.86	19,017.32	6,493.48	2,669.57	113,749.97	122,913.02	21,723.87	1,800.93	2,576.21	26,101.01	9,542.87	8,415.93	221,979.30	239,938.10	407,969.45
Ingresos de Operaciones	278,080.53	305,777.23	311,115.87	894,973.63	295,122.76	302,385.09	461,805.16	1,059,313.01	386,194.41	327,500.88	320,859.82	1,034,555.11	385,505.91	371,617.92	438,665.01	1,195,788.84	4,184,630.59
Egresos Generales	182,120.23	166,766.27	201,566.96	550,453.46	209,961.16	201,968.20	312,058.01	723,987.37	223,795.26	188,532.13	211,490.01	623,817.40	212,798.47	208,528.45	272,739.20	694,066.12	2,592,324.35
Gastos Administrativos	128,060.79	119,784.43	145,995.00	393,840.22	159,785.48	154,848.27	182,255.07	496,888.82	176,081.48	139,279.00	161,742.23	477,102.71	161,298.27	164,685.82	173,318.18	499,302.27	1,867,134.02
Gastos Generales	19,939.26	25,747.70	24,197.73	69,884.69	27,554.79	25,177.80	25,612.66	78,345.25	23,392.07	24,253.07	24,204.31	71,849.45	29,484.73	25,026.69	51,631.76	106,143.18	326,222.57
Gastos de Depreciación	8,111.91	8,061.68	8,483.71	24,657.30	8,545.46	10,309.46	8,592.30	27,447.22	8,542.00	8,498.93	8,460.46	25,501.39	8,434.13	6,404.55	8,333.05	23,171.73	100,777.64
Otros Gastos	26,008.27	13,172.46	22,890.52	62,071.25	14,075.43	11,632.67	95,597.98	121,306.08	15,779.71	16,501.13	17,083.01	49,363.85	13,581.34	12,411.39	39,456.21	65,448.94	298,190.12
Utilidad antes de Provisiones	95,960.30	139,010.96	109,548.91	344,520.17	85,161.60	100,416.89	149,747.15	335,325.64	162,399.15	138,968.75	109,369.81	410,737.71	172,707.44	163,089.47	165,925.81	501,722.72	1,592,306.24
Provisiones por Cuentas Malas	30,000.00	29,999.99	30,000.00	89,999.99	30,000.00	30,000.00	30,000.00	90,000.00	30,000.01	30,000.00	30,000.00	90,000.01	40,000.00	49,573.78	207,585.74	297,159.52	567,159.52
Utilidad del Periodo	65,960.30	109,010.97	79,548.91	254,520.18	55,161.60	70,416.89	119,747.15	245,325.64	132,399.14	108,968.75	79,369.81	320,737.70	132,707.44	113,515.69	-41,659.93	204,563.20	1,025,146.72