



ESTADO DE RESULTADO
Banco Uno, 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	3,574,006.50	3,473,008.90	3,675,931.33	10,722,946.73	3,506,131.93	3,309,644.53	3,528,908.53	10,344,684.99	3,396,542.78	3,548,212.25	3,542,630.84	10,487,385.87	3,569,992.43	3,724,825.52	-638,253.99	6,656,563.96	38,211,581.55
Préstamos	3,137,642.01	3,056,642.46	3,238,321.13	9,432,605.60	3,076,127.64	2,809,689.18	3,052,101.05	8,937,917.87	2,876,016.39	2,958,598.95	2,954,085.46	8,788,700.80	2,991,489.55	3,226,225.50	3,374,008.64	9,591,723.69	36,750,947.96
Depósitos	436,364.49	416,366.44	437,610.20	1,290,341.13	430,004.29	499,955.35	476,807.48	1,406,767.12	520,526.39	589,613.30	588,545.38	1,698,685.07	578,502.88	498,600.02	-4,012,262.63	-2,935,159.73	1,460,633.59
Egresos de Operaciones	1,803,950.53	1,893,216.20	1,810,485.48	5,507,652.21	1,723,777.97	1,925,579.67	1,854,704.47	5,504,062.11	2,036,964.70	1,934,297.69	1,797,428.67	5,768,691.06	1,747,238.80	1,675,995.46	-2,795,517.07	627,717.19	17,408,122.57
Intereses Pagados	1,666,244.36	1,508,654.08	1,677,725.41	4,852,623.85	1,607,973.71	1,737,241.89	1,656,184.31	5,001,399.91	1,831,622.27	1,708,850.59	1,572,190.75	5,112,663.61	1,562,602.97	1,475,587.40	-2,957,895.24	80,295.13	15,046,982.50
Comisiones	137,706.17	384,562.12	132,760.07	655,028.36	115,804.26	188,337.78	198,520.16	502,662.20	205,342.43	225,447.10	225,237.92	656,027.45	184,635.83	200,408.06	162,378.17	547,422.06	2,361,140.07
Ingreso Neto de Intereses	1,770,055.97	1,579,792.70	1,865,445.85	5,215,294.52	1,782,353.96	1,384,064.86	1,674,204.06	4,840,622.88	1,359,578.08	1,613,914.56	1,745,202.17	4,718,694.81	1,822,753.63	2,048,830.06	2,157,263.08	6,028,846.77	20,803,458.98
Otros Ingresos	1,807,569.16	1,833,490.69	1,973,695.14	5,614,754.99	2,036,821.77	2,131,756.09	2,037,190.79	6,205,768.65	2,006,174.92	1,946,069.71	2,119,364.16	6,071,608.79	2,424,969.31	2,407,065.79	3,412,778.37	8,244,813.47	26,136,945.90
Comisiones	1,702,526.17	1,717,909.14	1,885,475.90	5,305,911.21	1,946,243.94	1,992,761.60	1,956,422.63	5,895,428.17	1,907,018.88	1,876,793.48	2,013,345.69	5,797,158.05	2,328,071.45	2,301,479.03	3,316,204.34	7,945,754.82	24,944,252.25
Otros Ingresos	105,042.99	115,581.55	88,219.24	308,843.78	90,577.83	138,994.49	80,768.16	310,340.48	99,156.04	69,276.23	106,018.47	274,450.74	96,897.86	105,586.76	96,574.03	299,058.65	1,192,693.65
Ingresos de Operaciones	3,577,625.13	3,413,283.39	3,839,140.99	10,830,049.51	3,819,175.73	3,515,820.95	3,711,394.85	11,046,391.53	3,365,753.00	3,559,984.27	3,864,566.33	10,790,303.60	4,247,722.94	4,455,895.85	5,570,041.45	14,273,660.24	46,940,404.88
Egresos Generales	1,927,572.93	1,953,890.02	2,045,592.23	5,927,055.18	2,027,807.88	2,216,222.81	2,202,751.15	6,446,781.84	1,841,217.04	2,061,785.18	2,067,113.68	5,970,115.90	2,178,927.73	2,372,100.16	2,686,328.80	7,237,356.69	25,581,309.61
Gastos Administrativos	443,077.27	449,725.43	558,908.99	1,451,711.69	504,644.17	627,098.47	551,995.22	1,683,737.86	527,759.21	526,027.80	550,746.88	1,604,533.89	550,952.51	519,495.13	575,324.43	1,645,772.07	6,385,755.51
Gastos Generales	1,372,198.28	1,388,100.05	1,377,759.27	4,138,057.60	1,394,881.63	1,440,287.70	1,538,960.60	4,374,129.93	1,198,682.18	1,427,504.07	1,399,523.00	4,025,709.25	1,518,192.87	1,708,607.01	1,753,615.58	4,980,415.46	17,518,312.24
Gastos de Depreciación	52,067.62	52,067.62	50,873.24	155,008.48	51,653.85	51,653.85	51,664.35	154,972.05	51,653.85	50,958.25	51,653.85	154,265.95	51,653.85	52,122.82	56,936.99	160,713.66	624,960.14
Otros Gastos	60,229.76	63,996.92	58,050.73	182,277.41	76,628.23	97,182.79	60,130.98	233,942.00	63,121.80	57,295.06	65,189.95	185,606.81	58,128.50	91,875.20	300,451.80	450,455.50	1,052,281.72
Utilidad antes de Provisiones	1,650,052.20	1,459,393.37	1,793,548.76	4,902,994.33	1,791,367.85	1,299,598.14	1,508,643.70	4,599,609.69	1,524,535.96	1,498,199.09	1,797,452.65	4,820,187.70	2,068,795.21	2,083,795.69	2,883,712.65	7,036,303.55	21,359,095.27
Provisiones por Cuentas Malas	740,374.70	490,181.97	626,206.33	1,856,763.00	728,225.78	685,834.33	803,156.29	2,217,216.40	1,000,065.12	941,632.12	916,956.11	2,858,653.35	975,536.31	957,371.34	2,019,803.22	3,952,710.87	10,885,343.62
Utilidad del Periodo	909,677.50	969,211.40	1,167,342.43	3,046,231.33	1,063,142.07	613,763.81	705,487.41	2,382,393.29	524,470.84	556,566.97	880,496.54	1,961,534.35	1,093,258.90	1,126,424.35	863,909.43	3,083,592.68	10,473,751.65