



BANCO UNIVERSAL, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

	2007		2008		
Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	10,586,350.97	2,866,318.40	5,742,726.21	8,717,991.90	11,814,991.67
Préstamos	9,367,766.18	2,630,727.06	5,304,188.25	8,106,025.07	11,080,124.46
Depósitos	1,206,185.23	233,144.07	433,892.14	605,763.36	668,798.07
Inversiones	12,399.56	2,447.27	4,645.82	6,203.47	66,069.14
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	5,676,041.42	1,660,401.26	3,342,338.35	5,020,651.13	6,680,858.40
Intereses Pagados	5,651,706.33	1,654,327.90	3,329,734.06	5,000,965.86	6,654,747.63
Comisiones	24,335.09	6,073.36	12,604.29	19,685.27	26,110.77
INGRESO NETO DE INTERESES	4,910,309.55	1,205,917.14	2,400,387.86	3,697,340.77	5,134,133.27
OTROS INGRESOS	2,234,567.83	656,836.07	1,293,643.56	1,941,177.01	3,220,001.21
Comisiones	1,961,936.73	585,174.85	1,151,912.04	1,689,865.69	2,778,759.31
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	26,691.71	0.00
Otros Ingresos	272,631.10	71,661.22	141,731.52	224,619.61	441,241.90
INGRESOS DE OPERACIONES	7,144,877.38	1,862,753.21	3,694,031.42	5,638,517.78	8,354,134.48
EGRESOS GENERALES	3,167,167.41	895,912.40	2,240,978.92	3,256,563.41	4,333,475.21
Gastos Administrativos	2,018,677.09	597,608.76	1,320,466.85	2,089,420.47	2,874,983.29
Gastos Generales	576,632.57	142,472.16	405,222.16	595,484.48	697,422.65
G. de Depreciación	302,984.18	85,452.02	181,623.35	305,068.95	432,602.06
Otros Gastos	268,873.57	70,379.46	333,666.56	266,589.51	328,467.21
UTILIDADES ANTES DE PROVISIONES	3,977,709.97	966,840.81	1,453,052.50	2,381,954.37	4,020,659.27
CUENTAS MALAS	56,719.75	4,240.14	80,539.41	89,539.41	202,539.41



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UTILIDAD DEL PERIODO	3,920,990.22	962,600.67	1,372,513.09	2,292,414.96	3,818,119.86