



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

Descripcion	2008		2009			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	
INGRESO POR INTERESES	11,814,991.67	3,201,086.66	6,294,318.80	9,340,154.50	12,328,296.31	
Préstamos	11,080,124.46	2,976,046.44	5,978,083.10	9,205,341.64	11,939,462.19	
Depósitos	668,798.07	24,460.89	45,240.67	-172,608.40	80,722.60	
Inversiones	66,069.14	200,579.33	270,995.03	307,421.26	308,111.52	
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	6,680,858.40	1,694,485.36	3,452,416.98	5,323,024.34	7,294,076.90	
Intereses Pagados	6,654,747.63	1,534,540.27	3,160,307.65	5,248,663.59	7,180,071.33	
Comisiones	26,110.77	159,945.09	292,109.33	74,360.75	114,005.57	
INGRESO NETO DE INTERESES	5,134,133.27	1,506,601.30	2,841,901.82	4,017,130.16	5,034,219.41	
OTROS INGRESOS	3,220,001.21	639,582.48	1,382,810.79	2,350,720.39	4,479,834.07	
Comisiones	2,778,759.31	560,406.38	1,040,795.70	1,504,934.47	2,543,999.34	
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00	
Dividendos	0.00	0.00	0.00	0.00	0.00	
Otros Ingresos	441,241.90	79,176.10	342,015.09	845,785.92	1,935,834.73	
INGRESOS DE OPERACIONES	8,354,134.48	2,146,183.78	4,224,712.61	6,367,850.55	9,514,053.48	
EGRESOS GENERALES	5,803,932.40	1,454,438.70	2,832,433.24	4,499,879.65	6,648,663.03	
Gastos Administrativos	3,355,395.40	836,061.58	1,513,733.64	2,456,884.88	3,340,103.54	
Gastos Generales	805,157.87	174,949.60	388,812.18	651,263.93	911,125.63	
G. de Depreciación	432,602.06	127,992.01	271,692.85	419,411.81	571,175.63	
Otros Gastos	1,210,777.07	315,435.51	658,194.57	972,319.03	1,826,258.23	
UTILIDADES ANTES DE PROVISIONES	2,550,202.08	691,745.08	1,392,279.37	1,867,970.90	2,865,390.45	
CUENTAS MALAS	202,539.41	0.00	18,000.00	18,000.00	57,806.82	



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	2,347,662.67	691,745.08	1,374,279.37	1,849,970.90	2,807,583.63