

**International Union Bank, S.A.**  
**ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Balboas)**

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	3,599,486.08	1,023,894.70	2,128,456.08	3,327,873.49	4,643,853.94
PRESTAMOS	1,069,735.04	336,185.58	647,114.55	963,588.38	1,294,707.32
DEPOSITOS	96,179.45	44,191.52	87,407.58	131,959.25	178,452.34
INVERSIONES	2,433,571.59	643,517.60	1,393,933.95	2,232,325.86	3,170,694.28
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	663,225.31	199,873.66	407,375.06	627,565.62	806,747.45
INTERESES PAGADOS	239,515.31	63,153.71	105,072.51	164,104.24	223,907.55
COMISIONES	423,710.00	136,719.95	302,302.55	463,461.38	582,839.90
INGRESO NETO DE INTERESES	2,936,260.77	824,021.04	1,721,081.02	2,700,307.87	3,837,106.49
OTROS INGRESOS	2,089,830.60	884,416.87	1,449,619.86	2,261,918.01	2,640,245.62
COMISIONES	1,049,020.93	262,087.32	706,323.65	1,124,421.47	1,512,515.05
OPERACIONES 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	1,040,809.67	622,329.55	743,296.21	1,137,496.54	1,127,730.57
INGRESOS DE OPERACIONES	5,026,091.37	1,708,437.91	3,170,700.88	4,962,225.88	6,477,352.11
EGRESOS GENERALES	4,051,940.45	1,285,740.18	2,265,628.25	3,409,883.35	3,968,730.44
GASTOS ADMINISTRATIVOS	3,236,959.22	1,091,062.31	1,792,609.63	2,702,408.39	3,033,593.24
GASTOS GENERALES	225,566.75	33,755.84	72,935.43	111,559.74	165,566.17
GASTOS DE DEPRECIACION	227,785.44	39,911.86	147,961.76	219,713.35	267,145.48
OTROS GASTOS	361,629.04	121,010.17	252,121.43	376,201.87	502,425.55
UTILIDADES ANTES DE PROVISIONES	974,150.92	422,697.73	905,072.63	1,552,342.53	2,508,621.67
CUENTAS MALAS	402,358.55	44,219.70	327,227.32	749,403.89	709,235.14
UTILIDAD DEL PERIODO	571,792.37	378,478.03	577,845.31	802,938.64	1,799,386.53