

Banco Universal, 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	18,212,872.15	4,970,684.26	10,313,763.38	16,099,343.08	22,071,990.25
PRESTAMOS	16,014,146.11	4,338,727.92	8,938,440.01	14,001,088.00	19,160,223.26
DEPOSITOS	128,655.12	54,799.41	101,172.66	147,305.79	202,101.77
INVERSIONES	2,070,070.92	577,156.93	1,274,150.71	1,950,949.29	2,709,665.22
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	9,900,594.13	2,664,525.34	5,350,974.84	8,296,964.87	11,230,157.41
INTERESES PAGADOS	9,768,536.85	2,655,086.91	5,283,936.13	8,138,167.58	11,081,788.06
COMISIONES	132,057.28	9,438.43	67,038.71	158,797.29	148,369.35
INGRESO NETO DE INTERESES	8,312,278.02	2,306,158.92	4,962,788.54	7,802,378.21	10,841,832.84
OTROS INGRESOS	5,498,324.55	993,801.67	2,259,850.66	4,484,573.20	6,130,508.67
COMISIONES	3,659,473.02	813,560.26	2,046,071.20	3,905,453.32	3,825,608.34
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	1,838,851.53	180,241.41	213,779.46	579,119.88	2,304,900.33
INGRESOS DE OPERACIONES	13,810,602.57	3,299,960.59	7,222,639.20	12,286,951.41	16,972,341.51
EGRESOS GENERALES	10,489,246.84	2,305,356.96	5,085,161.01	7,741,327.08	10,684,664.75
GASTOS ADMINISTRATIVOS	5,508,299.30	1,432,557.43	3,174,659.70	4,897,753.29	6,777,455.23
GASTOS GENERALES	941,045.99	263,776.98	650,201.20	929,173.60	1,182,942.36
GASTOS DE DEPRECIACION	707,945.37	171,462.25	303,047.59	514,986.43	720,985.53
OTROS GASTOS	3,331,956.18	437,560.30	957,252.52	1,399,413.76	2,003,281.63
UTILIDADES ANTES DE PROVISIONES	3,321,355.73	994,603.63	2,137,478.19	4,545,624.33	6,287,676.76
CUENTAS MALAS	200,521.57	190,000.00	340,000.00	1,610,000.00	2,115,000.00
UTILIDAD DEL PERIODO	3,120,834.16	804,603.63	1,797,478.19	2,935,624.33	4,172,676.76