

Banco Universal, S.A.
ESTADO DE RESULTADOS CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Balboas)

	2009	2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	12,328,296.31	3,132,636.17	6,549,615.71	10,322,554.46	14,475,157.19
PRESTAMOS	11,939,462.19	3,107,647.10	6,410,850.28	9,952,641.88	13,758,424.62
DEPOSITOS	80,722.60	24,989.07	63,542.99	97,983.22	126,238.27
INVERSIONES	308,111.52	0.00	75,222.44	271,929.36	590,494.30
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	7,294,076.90	2,086,342.38	4,460,151.03	6,831,404.17	9,183,442.58
INTERESES PAGADOS	7,180,071.33	2,079,810.99	4,433,136.63	6,782,323.35	9,093,646.74
COMISIONES	114,005.57	6,531.39	27,014.40	49,080.82	89,795.84
INGRESO NETO DE INTERESES	5,034,219.41	1,046,293.79	2,089,464.68	3,491,150.29	5,291,714.61
OTROS INGRESOS	4,479,834.07	864,362.77	1,933,882.31	3,467,182.92	4,507,728.31
COMISIONES	2,543,999.34	556,727.25	1,445,572.93	2,166,921.33	2,953,594.85
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	1,935,834.73	307,635.52	488,309.38	1,300,261.59	1,554,133.46
INGRESOS DE OPERACIONES	9,514,053.48	1,910,656.56	4,023,346.99	6,958,333.21	9,799,442.92
EGRESOS GENERALES	6,648,663.03	1,518,067.71	3,191,135.63	5,144,234.14	7,441,387.13
GASTOS ADMINISTRATIVOS	3,340,103.54	920,781.21	1,915,388.67	3,018,534.75	4,299,413.93
GASTOS GENERALES	911,125.63	200,751.88	449,717.17	682,551.22	914,492.23
GASTOS DE DEPRECIACION	571,175.63	165,975.89	343,560.27	526,185.45	702,185.09
OTROS GASTOS	1,826,258.23	230,558.73	482,469.52	916,962.72	1,525,295.88
UTILIDADES ANTES DE PROVISIONES	2,865,390.45	392,588.85	832,211.36	1,814,099.07	2,358,055.79
CUENTAS MALAS	57,806.82	0.00	50,000.00	126,194.74	25,308.17
UTILIDAD DEL PERIODO	2,807,583.63	392,588.85	782,211.36	1,687,904.33	2,332,747.62