

**BANCO UNIVERSAL, S.A.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2015**

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
INGRESO POR INTERESES	25,653,790.98	5,639,291.94	10,847,017.11	15,692,986.02	20,104,275.65
PRESTAMOS	21,573,785.16	4,930,421.91	9,473,859.00	13,652,105.27	17,487,547.09
DEPOSITOS	87,377.83	10,530.03	15,553.76	56,682.23	25,246.13
INVERSIONES	3,992,627.99	698,152.50	1,357,604.35	1,983,136.02	2,591,482.43
ARRENDAMIENTOS	0.00	0.00	0.00	500.00	0.00
OTROS	0.00	187.50	0.00	562.50	0.00
EGRESOS DE OPERACIONES	12,817,585.52	2,933,480.10	5,537,812.32	8,623,646.01	10,576,330.68
INTERESES PAGADOS	12,777,288.28	3,049,689.89	5,527,068.86	8,262,684.72	10,551,895.26
COMISIONES	40,297.24	(116,209.79)	10,743.46	360,961.29	24,435.42
INGRESO NETO DE INTERESES	12,836,205.46	2,705,811.84	5,309,204.79	7,069,340.01	9,527,944.97
OTROS INGRESOS	7,491,212.68	1,031,399.87	1,935,842.99	2,374,709.89	2,735,174.88
COMISIONES	4,247,484.49	966,377.75	1,788,995.24	2,197,944.36	2,633,011.01
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	3,243,728.19	65,022.12	146,847.75	176,765.53	102,163.87
INGRESOS DE OPERACIONES	20,327,418.14	3,737,211.71	7,245,047.78	9,444,049.90	12,263,119.85
EGRESOS GENERALES	14,323,194.46	3,129,481.16	6,476,821.10	8,778,043.46	14,428,373.66
GASTOS ADMINISTRATIVOS	8,665,650.86	2,138,572.14	4,098,494.44	5,617,190.85	8,568,960.82
GASTOS GENERALES	1,040,596.11	263,654.87	509,067.20	682,747.70	810,430.31
GASTOS DE DEPRECIACION	807,463.52	190,784.26	376,531.09	557,954.30	728,526.41
OTROS GASTOS	3,809,483.97	536,469.89	1,492,728.37	1,920,150.61	4,320,456.12
UTILIDADES ANTES DE PROVISIONES	6,004,223.68	607,730.55	768,226.68	666,006.44	(2,165,253.81)
CUENTAS MALAS	4,375,935.36	(19,172.20)	(212,569.10)	2,328,320.10	1,424,293.85
UTILIDAD DEL PERIODO	1,628,288.32	626,902.75	980,795.78	(1,662,313.66)	(3,589,547.66)