

BANCO UNIVERSAL, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	204,267.87	220,380.69	248,381.69	266,236.44	270,052.17	293,591.87	308,839.91	325,509.81	0.00
ACTIVOS LIQUIDOS	55,095.60	60,736.89	72,808.04	79,144.87	71,303.99	97,709.52	80,191.43	89,432.44	0.00
TOTAL DE PRESTAMOS	126,569.44	128,003.99	139,342.25	147,473.95	158,730.24	154,971.13	173,968.50	184,336.01	0.00
LOCALES	126,569.44	128,003.99	139,342.25	147,473.95	158,730.24	154,971.13	173,968.50	184,336.01	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	10,634.66	14,213.08	20,959.32	24,418.47	23,563.04	24,780.57	33,186.30	30,005.54	0.00
TOTAL DE DEPOSITOS	178,218.50	197,307.44	224,286.70	239,552.65	237,271.36	265,044.55	278,412.31	290,883.16	0.00
LOCALES	170,345.40	189,182.54	215,391.17	230,618.46	218,287.37	249,267.71	266,393.78	280,484.10	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	168,970.40	188,598.04	214,877.91	229,889.47	217,686.50	248,764.67	265,863.80	279,171.14	0.00
DEPOSITOS DE BANCOS	1,375.00	584.49	513.26	728.99	600.87	503.04	529.98	1,312.96	0.00
EXTRANJEROS	7,873.10	8,124.90	8,895.53	8,934.19	18,983.99	15,776.85	12,018.52	10,399.06	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	7,873.10	8,124.90	8,895.53	8,934.19	18,983.99	15,776.85	12,018.52	10,399.06	0.00
PATRIMONIO TOTAL	16,665.00	17,194.42	16,436.37	17,628.78	17,314.11	18,564.96	19,374.29	16,883.31	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	184,239.71	192,308.02	213,978.96	222,518.58	237,160.02	256,986.28	278,610.80	295,873.12	0.00
ACTIVOS GENERADORES DE INGRESOS	131,174.85	134,880.48	145,632.77	151,012.55	159,748.69	160,984.38	183,728.19	193,116.99	0.00
TOTAL DE PRESTAMOS	122,227.35	123,949.26	129,334.36	132,868.94	142,649.84	141,487.56	156,655.38	165,904.98	0.00
TOTAL DE INVERSIONES	8,947.51	10,931.22	16,298.41	18,143.61	17,098.85	19,496.82	27,072.81	27,212.01	0.00
PATRIMONIO TOTAL	15,969.11	16,480.12	16,015.39	16,829.53	16,989.56	17,879.69	17,905.33	17,256.04	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,841.24	3,088.17	6,577.82	10,681.51	14,364.79	3,937.02	8,310.24	12,887.18	0.00
EGRESOS DE OPERACIONES	6,826.14	2,039.17	4,363.10	6,693.24	9,077.26	2,244.06	4,610.21	7,197.45	0.00
INGRESO NETO DE INTERESES	5,015.10	1,049.00	2,214.72	3,988.26	5,287.53	1,692.96	3,700.03	5,689.73	0.00

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OTROS INGRESOS	6,215.01	605.54	1,293.49	2,044.78	2,838.49	817.09	1,749.77	2,649.48	0.00
INGRESO DE OPERACIONES	11,230.11	1,654.54	3,508.21	6,033.04	8,126.02	2,510.05	5,449.80	8,339.20	0.00
EGRESOS GENERALES	8,841.93	1,457.24	3,060.20	4,784.70	6,606.58	1,836.11	3,889.87	6,002.99	0.00
UTILIDAD ANTES DE PROVISIONES	2,388.18	197.30	448.00	1,248.34	1,519.45	673.94	1,559.93	2,336.22	0.00
UTILIDAD DEL PERIODO	1,309.25	197.30	448.00	1,142.79	1,130.40	573.94	1,330.21	2,062.34	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,946.95	2,707.28	2,411.28	2,863.64	2,512.68	2,630.14	3,175.64	3,362.83	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,042.90	2,036.91	2,031.14	2,131.14	2,336.16	2,335.67	2,307.70	2,351.85	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.33	2.11	1.73	1.94	1.58	1.70	1.83	1.82	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	69.32	75.24	84.23	74.42	92.97	88.80	72.67	69.94	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.61	1.59	1.46	1.45	1.47	1.51	1.33	1.28	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.16	7.80	6.62	6.62	6.41	6.32	6.27	5.19	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.15	12.09	10.25	10.26	9.50	10.33	9.35	7.88	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.17	13.43	11.80	11.95	10.91	11.98	11.14	9.16	0.00
INDICE DE ADECUACION DE CAPITAL	14.86	14.14	11.51	14.86	13.15	13.54	12.58	12.40	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.91	30.78	32.46	33.04	30.05	36.87	28.80	30.75	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.97	27.56	29.31	29.73	26.40	33.28	25.97	27.47	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.88	37.99	41.81	43.23	39.98	46.21	40.72	41.06	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	0.59	0.62	1.01	0.71	1.43	1.45	1.42	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.71	0.41	0.42	0.68	0.48	0.89	0.95	0.93	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.20	4.79	5.59	9.05	6.65	12.84	14.86	15.94	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.03	9.16	9.03	9.43	8.99	9.78	9.05	8.90	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.20	6.05	5.99	5.91	5.68	5.58	5.02	4.97	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.82	3.11	3.04	3.52	3.31	4.21	4.03	3.93	0.00

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ZONA LIBRE	10.50	10.64	10.61	10.61	10.57	10.58	10.70	10.64	0.00
RESTO DEL PAIS	11.10	10.88	10.90	10.66	10.32	10.16	10.02	10.16	0.00
AL POR MENOR	10.55	10.24	10.31	10.20	10.12	10.02	9.72	9.56	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.58	6.41	6.67	6.24	6.69	6.69	6.90	6.70	0.00
PRESTAMO PERSONAL AUTO	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.00	0.00
PRESTAMO PERSONAL	10.41	10.36	10.05	10.11	9.92	10.14	9.90	9.83	0.00
TARJETA DE CREDITO	16.69	16.76	17.82	16.88	16.80	16.69	16.74	17.26	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.77	5.76	5.75	5.45	5.42	5.14	5.08	5.05	0.00
PERSONA JURIDICA	5.72	5.60	5.48	5.41	5.19	5.07	5.07	5.09	0.00