

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	270,052.17	293,591.87	308,839.91	325,509.81	335,246.66	382,469.25	365,488.11	0.00	0.00
ACTIVOS LIQUIDOS	71,303.99	97,709.52	80,191.43	89,432.44	96,476.95	123,667.20	84,181.94	0.00	0.00
TOTAL DE PRESTAMOS	158,730.24	154,971.13	173,968.50	184,336.01	188,038.56	196,783.87	215,169.52	0.00	0.00
LOCALES	158,730.24	154,971.13	173,968.50	184,336.01	188,038.56	196,783.87	215,169.52	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	23,563.04	24,780.57	33,186.30	30,005.54	26,540.23	37,420.15	40,744.28	0.00	0.00
TOTAL DE DEPOSITOS	237,271.36	265,044.55	278,412.31	290,883.16	297,124.94	325,555.07	322,100.72	0.00	0.00
LOCALES	218,287.37	249,267.71	266,393.78	280,484.10	280,130.67	281,976.16	286,412.17	0.00	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	217,686.50	248,764.67	265,863.80	279,171.14	276,354.18	278,334.22	280,837.35	0.00	0.00
DEPOSITOS DE BANCOS	600.87	503.04	529.98	1,312.96	3,776.49	3,641.94	5,574.81	0.00	0.00
EXTRANJEROS	18,983.99	15,776.85	12,018.52	10,399.06	16,994.27	43,578.92	35,688.55	0.00	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	18,983.99	15,776.85	12,018.52	10,399.06	16,994.27	43,578.92	35,688.55	0.00	0.00
PATRIMONIO TOTAL	17,314.11	18,564.96	19,374.29	16,883.31	16,523.85	24,497.48	24,387.04	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	237,160.02	256,986.28	278,610.80	295,873.12	302,649.41	338,030.56	337,164.01	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	159,748.69	160,984.38	183,728.19	193,116.99	198,436.04	206,977.86	231,534.30	0.00	0.00
TOTAL DE PRESTAMOS	142,649.84	141,487.56	156,655.38	165,904.98	173,384.40	175,877.50	194,569.01	0.00	0.00
TOTAL DE INVERSIONES	17,098.85	19,496.82	27,072.81	27,212.01	25,051.64	31,100.36	36,965.29	0.00	0.00
PATRIMONIO TOTAL	16,989.56	17,879.69	17,905.33	17,256.04	16,918.98	21,531.22	21,880.66	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,364.79	3,937.02	8,310.24	12,887.18	17,552.20	4,772.83	10,186.68	0.00	0.00
EGRESOS DE OPERACIONES	9,077.26	2,244.06	4,610.21	7,197.45	9,917.32	2,655.18	5,356.77	0.00	0.00
INGRESO NETO DE INTERESES	5,287.53	1,692.96	3,700.03	5,689.73	7,634.88	2,117.64	4,829.91	0.00	0.00

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OTROS INGRESOS	2,838.49	817.09	1,749.77	2,649.48	3,500.44	883.15	1,730.74	0.00	0.00
INGRESO DE OPERACIONES	8,126.02	2,510.05	5,449.80	8,339.20	11,135.32	3,000.79	6,560.65	0.00	0.00
EGRESOS GENERALES	6,606.58	1,836.11	3,889.87	6,002.99	8,124.50	2,257.26	4,939.98	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	1,519.45	673.94	1,559.93	2,336.22	3,010.82	743.53	1,620.67	0.00	0.00
UTILIDAD DEL PERIODO	1,130.40	573.94	1,330.21	2,062.34	1,306.62	572.53	1,327.67	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,512.68	2,630.14	3,175.64	3,362.83	2,222.35	3,317.27	3,782.74	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,336.16	2,335.67	2,307.70	2,351.85	2,778.51	2,912.58	3,034.58	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.58	1.70	1.83	1.82	1.18	1.69	1.76	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	92.97	88.80	72.67	69.94	125.03	87.80	80.22	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.47	1.51	1.33	1.28	1.48	1.48	1.41	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.41	6.32	6.27	5.19	4.93	6.41	6.67	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.50	10.33	9.35	7.88	7.70	10.46	9.53	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	10.91	11.98	11.14	9.16	8.79	12.45	11.33	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.15	13.54	12.58	12.40	12.70	14.00	13.57	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.05	36.87	28.80	30.75	32.47	37.99	26.14	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.40	33.28	25.97	27.47	28.78	32.33	23.03	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	39.98	46.21	40.72	41.06	41.40	49.48	38.78	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.71	1.43	1.45	1.42	0.66	1.11	1.15	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.48	0.89	0.95	0.93	0.43	0.68	0.79	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.65	12.84	14.86	15.94	7.72	10.64	12.14	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.99	9.78	9.05	8.90	8.85	9.22	8.80	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.68	5.58	5.02	4.97	5.00	5.13	4.63	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.31	4.21	4.03	3.93	3.85	4.09	4.17	0.00	0.00

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ZONA LIBRE	10.57	10.58	10.70	10.64	10.70	10.64	10.64	0.00	0.00
RESTO DEL PAIS	10.32	10.16	10.02	10.16	10.00	9.91	9.80	0.00	0.00
AL POR MENOR	10.12	10.02	9.72	9.56	9.67	9.66	9.46	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.69	6.69	6.90	6.70	7.00	7.23	7.11	0.00	0.00
PRESTAMO PERSONAL AUTO	10.50	10.50	10.50	10.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.92	10.14	9.90	9.83	9.78	9.81	9.71	0.00	0.00
TARJETA DE CREDITO	16.80	16.69	16.74	17.26	17.39	17.18	16.99	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.42	5.14	5.08	5.05	5.03	5.12	4.86	0.00	0.00
PERSONA JURIDICA	5.19	5.07	5.07	5.09	5.09	4.78	4.70	0.00	0.00