

**ADECUACION DE CAPITAL**  
**Banco Universal, S.A.**  
**JUNIO 2012**  
**(En Millones de Balboas)**

|                         | 2010         |        | 2011        |        |              |        |               |        |              |        | 2012        |        |              |        |               |      |              |      |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|------|--------------|------|
|                         | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |        | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |      | TRIMESTRE IV |      |
|                         | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND   | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND | MONTO        | POND |
| CATEGORIA 1             | 78.87        | 0.00   | 96.54       | 0.00   | 83.43        | 0.00   | 90.47         | 0.00   | 96.32        | 0.00   | 114.76      | 0.00   | 83.57        | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 2             | 0.00         | 0.00   | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00   | 0.00         | 0.00   | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 3             | 11.85        | 2.37   | 16.80       | 3.36   | 16.70        | 3.34   | 20.20         | 4.04   | 22.73        | 4.55   | 29.74       | 5.95   | 30.24        | 6.05   | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 4             | 49.71        | 24.85  | 49.29       | 24.64  | 60.96        | 30.48  | 57.77         | 28.89  | 60.59        | 30.30  | 64.77       | 32.38  | 67.01        | 33.50  | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 5             | 103.09       | 103.09 | 101.61      | 101.61 | 114.24       | 114.24 | 121.94        | 121.94 | 123.48       | 123.48 | 138.79      | 138.79 | 151.35       | 151.35 | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 6             | 34.14        | 42.68  | 33.70       | 42.12  | 34.33        | 42.91  | 34.31         | 42.88  | 32.85        | 41.07  | 33.34       | 41.67  | 32.89        | 41.12  | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 7             | 2.27         | 3.41   | 2.31        | 3.46   | 2.78         | 4.18   | 4.23          | 6.34   | 3.08         | 4.62   | 3.38        | 5.07   | 3.60         | 5.40   | 0.00          | 0.00 | 0.00         | 0.00 |
| INSTRUMENTOS DERIVADOS  | 0.00         | 0.00   | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00   | 0.00         | 0.00   | 0.00        | 0.00   | 0.00         | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| TOTAL DE ACTIVOS        | 279.94       | 176.40 | 300.24      | 175.20 | 312.44       | 195.15 | 328.91        | 204.09 | 339.06       | 204.01 | 384.78      | 223.86 | 368.66       | 237.42 | 0.00          | 0.00 | 0.00         | 0.00 |
| MENOS PROVISIONES PARA  | 2.57         | 0.00   | 2.44        | 0.00   | 2.59         | 0.00   | 2.74          | 0.00   | 2.99         | 0.00   | 3.18        | 0.00   | 3.33         | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| ACTIVOS DE RIESGO       | 277.37       | 173.83 | 297.80      | 172.76 | 309.85       | 192.56 | 326.17        | 201.35 | 336.07       | 201.02 | 381.60      | 220.68 | 365.33       | 234.09 | 0.00          | 0.00 | 0.00         | 0.00 |
| FONDOS DE CAPITAL       | 22.85        | 0.00   | 23.39       | 0.00   | 24.22        | 0.00   | 24.98         | 0.00   | 25.54        | 0.00   | 30.89       | 0.00   | 31.77        | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| RELACION DE PONDERACION | 0.00         | 13.15  | 0.00        | 13.54  | 0.00         | 12.58  | 0.00          | 12.40  | 0.00         | 12.70  | 0.00        | 14.00  | 0.00         | 13.57  | 0.00          | 0.00 | 0.00         | 0.00 |