

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	335,246.66	382,469.25	365,488.11	366,855.71	390,857.16	411,419.42	411,331.54	0.00	0.00
ACTIVOS LIQUIDOS	96,476.95	123,667.20	84,181.94	66,534.22	88,863.03	96,352.08	79,736.22	0.00	0.00
TOTAL DE PRESTAMOS	188,038.56	196,783.87	215,169.52	226,536.33	227,057.47	235,279.00	250,164.81	0.00	0.00
LOCALES	188,038.56	196,783.87	215,169.52	226,536.33	227,057.47	235,279.00	250,164.81	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	26,540.23	37,420.15	40,744.28	43,028.21	43,535.89	50,778.88	51,904.31	0.00	0.00
TOTAL DE DEPOSITOS	297,124.94	325,555.07	322,100.72	323,203.10	346,232.45	369,566.35	368,774.20	0.00	0.00
LOCALES	280,130.67	281,976.16	286,412.17	306,676.50	332,459.91	355,792.45	354,277.33	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	276,354.18	278,334.22	280,837.35	301,204.58	324,074.04	348,861.47	348,233.73	0.00	0.00
DEPOSITOS DE BANCOS	3,776.49	3,641.94	5,574.81	5,471.92	8,385.87	6,930.99	6,043.61	0.00	0.00
EXTRANJEROS	16,994.27	43,578.92	35,688.55	16,526.60	13,772.54	13,773.90	14,496.87	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	16,994.27	43,578.92	35,688.55	16,526.60	13,772.54	13,773.90	14,496.87	0.00	0.00
PATRIMONIO TOTAL	16,523.85	24,497.48	24,387.04	26,432.32	28,312.47	29,202.50	27,865.52	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	302,649.41	338,030.56	337,164.01	346,182.76	363,051.91	396,944.33	388,409.82	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	198,436.04	206,977.86	231,534.30	241,953.05	242,586.07	260,130.95	278,991.46	0.00	0.00
TOTAL DE PRESTAMOS	173,384.40	175,877.50	194,569.01	205,436.17	207,548.01	216,031.43	232,667.16	0.00	0.00
TOTAL DE INVERSIONES	25,051.64	31,100.36	36,965.29	36,516.87	35,038.06	44,099.52	46,324.30	0.00	0.00
PATRIMONIO TOTAL	16,918.98	21,531.22	21,880.66	21,657.81	22,418.16	26,849.99	26,126.28	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	17,552.20	4,772.83	10,186.68	16,451.29	22,534.44	5,973.03	12,256.70	0.00	0.00
EGRESOS DE OPERACIONES	9,917.32	2,655.18	5,356.77	8,296.01	11,258.04	3,025.36	6,215.18	0.00	0.00
INGRESO NETO DE INTERESES	7,634.88	2,117.64	4,829.91	8,155.28	11,276.40	2,947.67	6,041.52	0.00	0.00

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OTROS INGRESOS	3,500.44	883.15	1,730.74	3,079.49	4,070.31	801.18	1,643.42	0.00	0.00
INGRESO DE OPERACIONES	11,135.32	3,000.79	6,560.65	11,234.77	15,346.71	3,748.85	7,684.94	0.00	0.00
EGRESOS GENERALES	8,124.50	2,257.26	4,939.98	7,705.74	10,934.60	2,729.31	5,669.18	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	3,010.82	743.53	1,620.67	3,529.04	4,412.11	1,019.54	2,015.77	0.00	0.00
UTILIDAD DEL PERIODO	1,306.62	572.53	1,327.67	2,013.04	2,509.11	722.54	1,449.77	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,222.35	3,317.27	3,782.74	3,792.45	2,366.76	2,928.86	9,470.04	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,778.51	2,912.58	3,034.58	4,257.58	3,288.32	3,584.47	3,536.70	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.18	1.69	1.76	1.67	1.04	1.24	3.79	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	125.03	87.80	80.22	112.26	138.94	122.38	37.35	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.48	1.48	1.41	1.88	1.45	1.52	1.41	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.93	6.41	6.67	7.21	7.24	7.10	6.77	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	7.70	10.46	9.53	9.81	10.46	10.21	9.22	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	8.79	12.45	11.33	11.67	12.47	12.41	11.14	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	12.70	14.00	13.57	13.43	13.78	12.71	12.65	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	32.47	37.99	26.14	20.59	25.67	26.07	21.62	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	28.78	32.33	23.03	18.14	22.74	23.42	19.38	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.40	49.48	38.78	33.90	38.24	39.81	35.70	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.66	1.11	1.15	1.11	1.03	1.11	1.04	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.43	0.68	0.79	0.78	0.69	0.73	0.75	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.72	10.64	12.14	12.39	11.19	10.76	11.10	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.85	9.22	8.80	9.07	9.29	9.18	8.79	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.00	5.13	4.63	4.57	4.64	4.65	4.46	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.85	4.09	4.17	4.49	4.65	4.53	4.33	0.00	0.00

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ZONA LIBRE	10.70	10.64	10.64	10.64	10.67	10.50	10.50	0.00	0.00
RESTO DEL PAIS	10.00	9.91	9.80	9.49	9.32	9.46	9.50	0.00	0.00
AL POR MENOR	9.67	9.66	9.46	9.31	9.39	9.33	9.09	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.00	7.23	7.11	6.75	6.23	6.20	6.31	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	12.00	0.00	0.00
PRESTAMO PERSONAL	9.78	9.81	9.71	9.85	9.77	9.55	9.38	0.00	0.00
TARJETA DE CREDITO	17.39	17.18	16.99	17.07	17.28	17.35	17.38	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.03	5.12	4.86	4.66	4.66	4.60	4.65	0.00	0.00
PERSONA JURIDICA	5.09	4.78	4.70	4.62	4.76	4.86	5.11	0.00	0.00