

**BANCO UNIVERSAL, S.A.**  
**ADECUACION DE CAPITAL**  
**A SEPTIEMBRE 2014**  
**( En Millones de Balboas)**

|                         | 2012         |        | 2013        |        |              |        |               |        |              |        | 2014        |        |              |        |               |        |              |      |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|------|
|                         | 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             | 85.65        | 0.00   | 90.90       | 0.00   | 76.14        | 0.00   | 80.28         | 0.00   | 92.60        | 0.00   | 82.00       | 0.00   | 70.20        | 0.00   | 68.97         | 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             | 42.72        | 8.54   | 41.73       | 8.35   | 42.94        | 8.59   | 43.93         | 8.79   | 27.61        | 5.52   | 18.71       | 3.74   | 22.22        | 4.44   | 31.02         | 6.20   | 0.00         | 0.00 |
| CATEGORIA 4             | 77.43        | 38.71  | 76.27       | 38.14  | 74.66        | 37.33  | 76.35         | 38.17  | 86.27        | 43.13  | 82.30       | 41.15  | 94.08        | 47.04  | 84.74         | 42.37  | 0.00         | 0.00 |
| CATEGORIA 5             | 152.27       | 152.27 | 168.96      | 168.96 | 184.55       | 184.55 | 196.49        | 196.49 | 200.52       | 200.52 | 205.29      | 205.29 | 186.33       | 186.33 | 169.24        | 169.24 | 0.00         | 0.00 |
| CATEGORIA 6             | 32.60        | 40.75  | 38.70       | 48.38  | 32.81        | 41.01  | 35.20         | 44.00  | 38.20        | 47.75  | 48.03       | 60.04  | 48.37        | 60.46  | 45.26         | 56.57  | 0.00         | 0.00 |
| CATEGORIA 7             | 3.05         | 4.57   | 3.83        | 5.74   | 4.07         | 6.11   | 4.86          | 7.28   | 4.99         | 7.49   | 4.99        | 7.48   | 3.45         | 5.17   | 5.74          | 8.61   | 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        | 393.72       | 244.85 | 420.40      | 269.56 | 415.17       | 277.59 | 437.11        | 294.74 | 450.20       | 304.42 | 441.31      | 317.70 | 424.65       | 303.45 | 404.96        | 282.99 | 0.00         | 0.00 |
| MENOS PROVISIONES PARA  | 3.72         | 0.00   | 4.14        | 0.00   | 4.20         | 0.00   | 4.61          | 0.00   | 4.65         | 0.00   | 5.22        | 0.00   | 3.87         | 0.00   | 3.70          | 0.00   | 0.00         | 0.00 |
| ACTIVOS DE RIESGO       | 390.00       | 241.13 | 416.26      | 265.42 | 410.97       | 273.39 | 432.50        | 290.13 | 445.55       | 299.77 | 436.09      | 312.48 | 420.78       | 299.58 | 401.25        | 279.29 | 0.00         | 0.00 |
| FONDOS DE CAPITAL       | 33.23        | 0.00   | 33.73       | 0.00   | 34.59        | 0.00   | 34.92         | 0.00   | 38.53        | 0.00   | 42.16       | 0.00   | 43.37        | 0.00   | 41.83         | 0.00   | 0.00         | 0.00 |
| RELACION DE PONDERACION | 0.00         | 13.78  | 0.00        | 12.71  | 0.00         | 12.65  | 0.00          | 12.04  | 0.00         | 12.85  | 0.00        | 13.49  | 0.00         | 14.48  | 0.00          | 15.71  | 0.00         | 0.00 |