

Banco Universal, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2010 A DICIEMBRE 2011

	2010	2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	72,859,303.70	99,273,403.43	81,772,111.67	91,023,902.27	100,784,627.16
DEPÓSITOS INTERNOS EN BANCOS	51,509,018.58	60,006,779.38	64,266,179.73	74,309,459.73	78,402,060.99
A LA VISTA	39,809,018.58	43,306,779.38	47,566,179.73	54,109,459.73	55,702,060.99
A PLAZO	11,700,000.00	16,700,000.00	16,700,000.00	20,200,000.00	22,700,000.00
DEPÓSITOS INTERNOS EN BANCOS	15,798,664.75	34,578,035.08	11,870,819.38	10,456,707.94	17,202,869.06
A LA VISTA	15,648,664.75	34,478,035.08	11,870,819.38	10,456,707.94	17,202,869.06
A PLAZO	150,000.00	100,000.00	0.00	0.00	0.00
OTROS	5,551,620.37	4,688,588.97	5,635,112.56	6,257,734.60	5,179,697.11
CARTERA CREDITICIA NETA	163,768,626.06	159,162,521.54	177,701,121.17	187,598,359.43	191,216,103.63
INTERNA	162,376,466.34	157,789,736.62	176,868,948.24	187,157,182.12	191,329,798.64
EXTERNA	4,912,417.01	4,850,879.11	4,669,271.80	4,566,089.00	4,284,991.08
MENOS PROVISIONES	(3,520,257.29)	(3,478,094.19)	(3,837,098.87)	(4,124,911.69)	(4,398,686.09)
INTERNA	(3,312,727.43)	(3,249,119.57)	(3,595,303.58)	(3,852,693.07)	(4,256,482.43)
EXTERNA	(207,529.86)	(228,974.62)	(241,795.29)	(272,218.62)	(142,203.66)
INVERSIONES EN VALORES NETA	21,158,509.17	21,369,643.60	29,775,374.30	26,594,613.80	23,404,306.20
INTERNAS	21,158,509.17	21,369,643.60	29,775,374.30	26,594,613.80	23,404,306.20
EXTERNAS	0.00	0.00	0.00	0.00	0.00
MENOS PROVISIONES	0.00	0.00	0.00	0.00	0.00
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	15,084,551.42	14,861,703.96	19,848,694.12	19,833,638.17	20,773,999.47
INTERNOS	14,838,970.64	14,675,837.15	19,848,694.12	19,693,207.55	20,581,244.98
EXTERNOS	245,580.78	185,866.81	0.00	140,430.62	192,754.49
ACTIVO TOTAL NETO	272,870,990.35	294,667,272.53	309,097,301.26	325,050,513.67	336,179,036.46
DEPOSITOS	234,313,767.72	261,681,182.32	274,477,513.14	285,661,950.05	290,088,762.68
INTERNOS	218,085,663.28	249,158,268.22	261,807,963.92	272,722,697.90	276,642,381.75
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	175,777,037.34	179,693,080.91	196,572,361.25	211,546,336.30	212,826,917.96
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	137,347,186.87	139,768,917.92	155,938,543.96	171,963,438.73	170,410,787.37
DE AHORROS	38,429,850.47	39,924,162.99	40,633,817.29	39,582,897.57	42,416,130.59
DE BANCOS	42,308,625.94	69,465,187.31	65,235,602.67	61,176,361.60	63,815,463.79
A LA VISTA	41,933,625.94	69,090,187.31	64,860,602.67	61,176,361.60	63,815,463.79
A PLAZO	375,000.00	375,000.00	375,000.00	0.00	0.00
EXTERNOS	16,228,104.44	12,522,914.10	12,669,549.22	12,939,252.15	13,446,380.93
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	3,445,404.27	3,019,761.76	3,013,483.02	0.00	3,336,940.94
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	3,325,000.00	2,825,000.00	2,825,000.00	0.00	2,850,000.00
DE AHORROS	120,404.27	194,761.76	188,483.02	0.00	486,940.94
DE BANCOS	12,782,700.17	9,503,152.34	9,656,066.20	12,939,252.15	10,109,439.99
A LA VISTA	6,282,700.17	6,003,152.34	6,656,066.20	12,748,867.92	7,109,439.99
A PLAZO	6,500,000.00	3,500,000.00	3,000,000.00	190,384.23	3,000,000.00
OBLIGACIONES	9,780,124.55	1,250,237.04	1,209,935.81	1,871,791.74	13,992,872.78
INTERNAS	9,780,124.55	1,250,237.04	1,209,935.81	1,871,791.74	13,992,872.78
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	6,292,537.38	8,121,969.39	9,048,734.66	15,627,283.61	9,187,107.07
INTERNOS	6,230,441.99	8,117,637.90	9,033,834.80	14,446,554.06	8,715,401.81
EXTERNOS	62,095.39	4,331.49	14,899.86	1,180,729.55	471,705.26
PATRIMONIO	22,484,560.70	23,613,883.78	24,361,117.65	21,889,488.27	22,910,293.93
CAPITAL	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	100,689.14	686,105.36	2,227,354.26	(2,619,071.28)	(2,198,200.93)
UTILIDAD DEL PERIODO Y DE	12,383,871.56	12,927,778.42	12,133,763.39	14,508,559.55	15,108,494.86

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	0.00	0.00	0.00	0.00	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	272,870,990.35	294,667,272.53	309,097,301.26	325,050,513.67	336,179,036.46