

**BANCO UNIVERSAL, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**  
**A DICIEMBRE 2015**

	2014	2015			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	67,663,271.24	45,868,478.71	60,805,717.26	56,362,561.55	66,892,248.40
DEPÓSITOS INTERNOS EN BANCOS	29,120,468.59	17,999,488.00	22,763,975.13	26,682,712.06	49,566,965.50
A LA VISTA	18,920,468.59	11,199,488.00	12,463,887.63	16,380,299.44	39,261,589.17
A PLAZO	10,200,000.00	6,800,000.00	10,300,087.50	10,302,412.62	10,305,376.33
DEPÓSITOS EXTERNOS EN BANCOS	31,358,395.77	21,441,983.53	30,053,592.01	25,686,091.63	8,691,369.32
A LA VISTA	20,558,395.77	21,441,983.53	13,753,592.01	9,386,091.63	8,691,369.32
A PLAZO	10,800,000.00	0.00	16,300,000.00	16,300,000.00	0.00
OTROS	7,184,406.88	6,427,007.18	7,988,150.12	3,993,757.86	8,633,913.58
CARTERA CREDITICIA NETA	250,573,528.89	237,515,560.58	229,688,079.42	217,272,246.47	201,882,022.28
INTERNA	253,757,621.84	240,239,362.61	232,319,221.71	220,887,735.97	205,448,273.77
EXTERNA	3,507,778.54	3,412,907.30	3,078,507.33	2,770,143.43	2,596,048.17
MENOS PROVISIONES	(6,691,871.49)	(6,136,709.33)	(5,709,649.62)	(6,385,632.93)	(6,162,299.66)
INTERNA	(6,009,717.56)	(5,506,146.65)	(5,098,423.23)	(5,809,157.32)	(5,598,418.13)
EXTERNA	(682,153.93)	(630,562.68)	(611,226.39)	(576,475.61)	(563,881.53)
INVERSIONES EN VALORES NETA	47,645,593.13	46,440,751.96	37,012,872.09	35,658,143.11	34,315,557.94
INTERNAS	47,645,593.13	46,440,751.96	37,012,872.09	35,658,143.11	34,315,557.94
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	26,047,268.05	27,320,931.56	26,744,774.83	27,729,911.75	26,978,761.00
INTERNOS	25,853,826.82	27,207,617.79	26,581,430.67	27,618,792.70	26,932,447.08
EXTERNOS	193,441.23	113,313.77	163,344.16	111,119.05	46,313.92
ACTIVO TOTAL NETO	391,929,661.31	357,145,722.81	354,251,443.60	337,022,862.88	330,068,589.62
DEPOSITOS	333,404,342.71	296,262,278.06	293,436,715.90	284,186,236.89	277,930,418.05
INTERNOS	318,401,046.20	286,567,128.04	288,584,055.70	279,810,858.71	277,029,852.12
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	323,543,494.96	286,567,128.04	285,084,055.70	275,810,858.71	269,529,852.12
A LA VISTA	49,575,738.36	40,252,565.84	41,400,120.56	37,169,628.74	36,633,245.98
A PLAZO	216,755,292.03	194,249,692.29	187,506,552.96	187,509,718.09	182,946,198.11
DE AHORROS	57,212,464.57	52,064,869.91	56,177,382.18	51,131,511.88	49,950,408.03
DE BANCOS	(5,142,448.76)	0.00	3,500,000.00	4,000,000.00	7,500,000.00
A LA VISTA	(9,142,448.76)	0.00	0.00	0.00	0.00
A PLAZO	4,000,000.00	0.00	3,500,000.00	4,000,000.00	7,500,000.00
EXTERNOS	15,003,296.51	9,695,150.02	4,852,660.20	4,375,378.18	900,565.93
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	15,003,296.51	4,000,000.00	4,852,660.20	4,375,378.18	900,565.93
A LA VISTA	9,149,618.64	0.00	0.00	6,970.00	8,372.40
A PLAZO	5,670,000.00	4,000,000.00	4,670,000.00	4,170,000.00	670,000.00
DE AHORROS	183,677.87	0.00	182,660.20	198,408.18	222,193.53
DE BANCOS	0.00	5,695,150.02	0.00	0.00	0.00
A LA VISTA	0.00	25,150.02	0.00	0.00	0.00
A PLAZO	0.00	5,670,000.00	0.00	0.00	0.00
OBLIGACIONES	10,613,389.09	666,382.17	(78,506.54)	309,174.07	205,878.16
INTERNAS	10,230,883.05	666,382.17	(78,506.54)	309,174.07	205,878.16
EXTERNAS	382,506.04	0.00	0.00	0.00	0.00
OTROS PASIVOS	9,602,522.59	9,607,251.37	10,065,334.96	5,766,159.42	9,834,718.45
INTERNOS	7,339,844.97	9,507,455.37	9,935,248.13	5,655,464.00	9,700,806.64
EXTERNOS	2,262,677.62	99,796.00	130,086.83	110,695.42	133,911.81
PATRIMONIO	38,309,406.92	50,609,811.21	50,827,899.28	46,761,292.50	42,097,574.96
CAPITAL	20,000,982.34	32,450,982.34	32,450,982.34	32,450,982.34	32,450,982.34
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	9,672,597.56	9,361,537.55	10,041,688.94	13,016,126.57	13,085,476.78
UTILIDAD DEL PERIODO Y DE PERIODOS	13,851,504.65	14,678,317.89	14,320,331.51	10,982,509.61	6,694,088.24

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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(5,215,677.63)	(5,881,026.57)	(5,985,103.51)	(9,688,326.02)	(10,132,972.40)
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	391,929,661.31	357,145,722.81	354,251,443.60	337,022,862.88	330,068,589.62