

BALANCE DE SITUACION
Banco Universal, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	16,208.39	29.42%	55,095.60	50,864.58	53,700.86	60,736.89	65,250.38	74,597.45	72,808.04	75,005.53	75,562.83	79,144.87	76,183.27	73,300.60	71,303.99
Depositos Locales en Bancos	8,979.74	23.65%	37,973.96	37,046.05	39,890.68	47,381.39	45,913.67	50,084.90	49,528.42	43,977.95	48,715.12	57,292.39	57,790.90	56,956.28	46,953.71
A la Vista	32,509.74	565.98%	5,743.96	4,826.05	6,990.68	5,881.39	6,013.67	4,184.90	4,828.42	7,277.95	7,265.12	8,492.39	49,090.90	48,256.28	38,253.71
A Plazo	(23,530.00)	(73.01%)	32,230.00	32,220.00	32,900.00	41,500.00	39,900.00	45,900.00	44,700.00	36,700.00	41,450.00	48,800.00	8,700.00	8,700.00	8,700.00
Depositos Extranjeros en Bancos	5,509.14	41.45%	13,289.52	9,983.44	10,135.15	8,545.27	15,422.60	20,614.88	19,724.44	27,211.18	22,350.95	17,701.15	14,094.22	11,837.11	18,798.66
A la Vista	15,009.14	2,346.94%	639.52	1,013.44	485.15	385.27	822.60	714.88	1,074.44	1,561.18	550.95	701.15	10,794.22	8,687.11	15,648.66
A Plazo	(9,500.00)	(75.10%)	12,650.00	8,970.00	9,650.00	8,160.00	14,600.00	19,900.00	18,650.00	25,650.00	21,800.00	17,000.00	3,300.00	3,150.00	3,150.00
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	1,719.50	44.87%	3,832.12	3,835.10	3,675.03	4,810.23	3,914.10	3,897.67	3,555.18	3,816.40	4,496.76	4,151.32	4,298.15	4,507.21	5,551.62
CARTERA CREDITICIA	32,160.80	25.41%	126,569.44	125,589.43	128,350.80	128,003.99	134,823.67	134,241.85	139,342.25	144,743.15	147,419.81	147,473.95	147,396.32	150,427.17	158,730.24
Locales	32,454.06	25.23%	128,612.34	127,632.33	130,387.71	130,040.90	136,854.81	136,272.99	141,373.39	146,774.29	149,450.95	149,605.09	149,547.24	152,628.10	161,066.40
Extranjero	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
Menos Provisiones	293.26	14.36%	2,042.90	2,042.90	2,036.91	2,036.91	2,031.14	2,031.14	2,031.14	2,031.14	2,031.14	2,131.14	2,150.92	2,200.92	2,336.16
Locales	293.26	14.36%	2,042.90	2,042.90	2,036.91	2,036.91	2,031.14	2,031.14	2,031.14	2,031.14	2,031.14	2,131.14	2,150.92	2,200.92	2,336.16
Extranjero	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
INVERSIONES EN VALORES	12,928.39	121.57%	10,634.66	10,659.43	10,784.08	14,213.08	21,636.54	20,737.07	20,959.32	21,772.59	20,203.29	24,418.47	23,923.44	23,399.10	23,563.04
Locales	0.00	0.00%	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93	2,413.93
Extranjero	12,928.39	157.21%	8,223.73	8,248.50	8,373.16	11,802.15	19,225.62	18,326.14	18,548.40	19,361.67	17,792.37	22,007.55	21,512.52	20,988.17	21,152.12
Menos Provisiones	0.00	0.00%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Locales	0.00	0.00%	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Extranjero	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
OTROS ACTIVOS	4,486.72	37.49%	11,968.17	13,818.30	14,277.04	17,426.74	15,376.78	15,242.76	15,272.07	18,816.56	20,587.62	15,199.14	16,248.15	16,441.90	16,454.89
Locales	4,215.91	35.34%	11,929.30	13,748.00	14,148.81	17,237.55	15,101.05	14,886.67	15,012.20	18,412.46	20,256.68	14,746.55	15,916.09	15,997.54	16,145.22
Extranjero	270.81	696.78%	38.87	70.30	128.23	189.18	275.74	356.09	259.87	404.10	330.95	452.59	332.07	444.37	309.67
TOTAL DE ACTIVOS	65,784.30	32.20%	204,267.87	200,931.73	207,112.78	220,380.69	237,087.37	244,819.13	248,381.69	260,337.82	263,773.55	266,236.44	263,751.18	263,568.77	270,052.17
DEPOSITOS	59,052.86	33.14%	178,218.50	178,351.53	184,532.73	197,307.44	213,385.80	222,725.18	224,286.70	229,139.27	239,538.01	239,552.65	237,774.39	238,132.55	237,271.36
Locales	47,941.97	28.14%	170,345.40	170,454.62	176,577.28	189,182.54	204,705.65	213,904.91	215,391.17	220,243.77	230,612.62	230,618.46	228,647.39	217,517.72	218,287.37

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	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
De Particulares	48,716.10	28.83%	168,970.40	170,079.62	176,202.28	188,598.04	204,153.55	213,403.51	214,877.91	219,532.42	229,882.90	229,889.47	228,036.24	216,947.25	217,686.50
A la Vista	13,511.58	47.58%	28,397.88	25,941.47	26,663.60	28,118.52	26,983.29	28,241.55	32,100.55	36,673.41	43,717.04	41,110.87	41,312.45	42,694.90	41,909.46
A Plazo	28,050.89	25.63%	109,436.57	112,322.46	115,009.73	123,249.02	136,085.07	137,902.99	141,312.50	140,037.69	142,547.27	143,266.14	141,637.60	138,643.02	137,487.47
De Ahorros	7,153.62	22.98%	31,135.95	31,815.69	34,528.95	37,230.50	41,085.20	47,258.98	41,464.86	42,821.33	43,618.59	45,512.46	45,086.18	35,609.33	38,289.57
De Bancos	(774.13)	(56.30%)	1,375.00	375.00	375.00	584.49	552.10	501.39	513.26	711.35	729.73	728.99	611.15	570.47	600.87
A la Vista	225.87	0.00%	0.00	0.00	0.00	209.49	177.10	126.39	138.26	336.35	354.73	353.99	236.15	195.47	225.87
A Plazo	(1,000.00)	(72.73%)	1,375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00
Extranjero	11,110.89	141.12%	7,873.10	7,896.90	7,955.45	8,124.90	8,680.15	8,820.28	8,895.53	8,895.49	8,925.39	8,934.19	9,126.99	20,614.84	18,983.99
Oficiales	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
De Particulares	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
A la Vista	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
A Plazo	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
De Ahorros	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
De Bancos	11,110.89	141.12%	7,873.10	7,896.90	7,955.45	8,124.90	8,680.15	8,820.28	8,895.53	8,895.49	8,925.39	8,934.19	9,126.99	20,614.84	18,983.99
A la Vista	8,110.89	185.47%	4,373.10	4,396.90	4,455.45	4,624.90	5,180.15	5,320.28	5,395.53	5,395.49	5,425.39	5,434.19	5,626.99	14,114.84	12,483.99
A Plazo	3,000.00	85.71%	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	6,500.00	6,500.00
OBLIGACIONES	5,632.84	196.46%	2,867.16	0.00	0.00	0.00	676.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,500.00
Locales	5,632.84	196.46%	2,867.16	0.00	0.00	0.00	676.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,500.00
Extranjero	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
OTROS PASIVOS	449.49	6.90%	6,517.21	5,818.27	5,640.16	5,878.83	6,113.02	6,027.43	7,658.62	14,128.07	6,912.67	9,055.01	8,070.12	7,962.06	6,966.70
Locales	450.25	6.92%	6,506.85	5,807.80	5,631.54	5,869.75	6,104.56	6,018.14	7,650.04	14,118.75	6,903.34	9,046.16	8,060.72	7,952.29	6,957.10
Extranjero	(0.76)	(7.33%)	10.36	10.47	8.62	9.08	8.47	9.29	8.58	9.32	9.33	8.85	9.39	9.77	9.60
PATRIMONIO	649.10	3.90%	16,665.00	16,761.94	16,939.90	17,194.42	16,911.84	16,066.52	16,436.37	17,070.49	17,322.88	17,628.78	17,906.68	17,474.16	17,314.11
Capital	0.00	0.00%	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Reservas de Capital	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
Otras Reservas	(82.54)	(100.00%)	82.54	107.31	231.96	0.00	111.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	1,276.62	24.21%	5,273.22	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84	6,549.84
Utilidad de Periodo	(178.89)	(13.66%)	1,309.25	104.80	158.10	197.26	250.59	303.49	447.96	756.95	1,022.07	1,142.75	1,352.43	1,449.28	1,130.36

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(366.09)	0.00%	0.00	0.00	0.00	447.33	0.00	(786.81)	(561.43)	(236.30)	(249.03)	(63.81)	4.42	(524.96)	(366.09)
Deuda Subordinada	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
PASIVO Y PATRIMONIO	65,784.30	32.20%	204,267.87	200,931.73	207,112.78	220,380.69	237,087.37	244,819.13	248,381.69	260,337.82	263,773.55	266,236.44	263,751.18	263,568.77	270,052.17