

BALANCE DE SITUACION
Banco Universal, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	25,172.96	35.30%	71,303.99	67,839.95	85,087.25	97,709.52	85,081.14	84,674.60	80,191.43	79,943.89	79,593.46	89,432.44	142,785.89	116,473.83	96,476.95
Depositos Locales en Bancos	24,140.68	51.41%	46,953.71	54,454.01	57,332.94	55,443.39	55,072.28	56,470.72	59,685.50	63,529.32	60,663.12	69,718.00	66,552.65	84,573.59	71,094.39
A la Vista	13,140.68	34.35%	38,253.71	45,754.01	47,632.94	41,743.39	41,372.28	42,770.72	45,985.50	49,829.32	46,963.12	52,518.00	46,852.65	64,873.59	51,394.39
A Plazo	11,000.00	126.44%	8,700.00	8,700.00	9,700.00	13,700.00	13,700.00	13,700.00	13,700.00	13,700.00	13,700.00	17,200.00	19,700.00	19,700.00	19,700.00
Depositos Extranjeros en Bancos	1,404.20	7.47%	18,798.66	7,842.85	21,721.49	37,578.04	25,762.88	22,739.37	14,870.82	10,587.03	13,597.71	13,456.71	70,574.71	26,274.90	20,202.87
A la Vista	1,554.20	9.93%	15,648.66	4,842.85	18,671.49	34,478.04	22,612.88	19,564.37	11,870.82	7,587.03	10,597.71	10,456.71	67,574.71	23,274.90	17,202.87
A Plazo	(150.00)	(4.76%)	3,150.00	3,000.00	3,050.00	3,100.00	3,150.00	3,175.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
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	(371.92)	(6.70%)	5,551.62	5,543.08	6,032.83	4,688.09	4,245.99	5,464.51	5,635.11	5,827.54	5,332.63	6,257.73	5,658.53	5,625.34	5,179.70
CARTERA CREDITICIA	29,308.32	18.46%	158,730.24	152,285.47	153,379.35	154,971.13	162,589.97	171,429.31	173,968.50	178,890.87	181,789.71	184,336.01	187,663.10	190,809.26	188,038.56
Locales	29,750.67	18.47%	161,066.40	154,621.63	155,765.51	157,306.79	164,818.67	173,697.01	176,276.20	181,160.26	184,099.10	186,687.86	190,056.24	193,636.38	190,817.07
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	442.36	18.94%	2,336.16	2,336.16	2,386.16	2,335.67	2,228.70	2,267.70	2,307.70	2,269.39	2,309.39	2,351.85	2,393.14	2,827.12	2,778.51
Locales	442.36	18.94%	2,336.16	2,336.16	2,386.16	2,335.67	2,228.70	2,267.70	2,307.70	2,269.39	2,309.39	2,351.85	2,393.14	2,827.12	2,778.51
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	2,977.19	12.63%	23,563.04	23,774.88	24,553.56	24,780.57	32,280.55	31,412.79	33,186.30	33,011.42	31,899.99	30,005.54	29,785.29	26,737.57	26,540.23
Locales	225.00	9.32%	2,413.93	2,413.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,913.93	2,638.93
Extranjero	2,752.19	13.01%	21,152.12	21,363.95	21,642.64	21,869.64	29,369.62	28,501.86	30,275.37	30,100.50	28,989.07	27,094.61	26,874.37	23,826.64	23,904.31
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	7,736.03	47.01%	16,454.89	17,314.81	17,270.22	16,130.66	17,706.36	21,217.20	21,493.67	21,748.36	21,583.75	21,735.82	21,874.85	21,840.36	24,190.92
Locales	7,649.47	47.38%	16,145.22	16,924.76	16,827.45	15,749.16	17,700.95	20,660.39	21,471.47	21,281.81	21,569.21	21,713.16	21,868.26	21,335.36	23,794.69
Extranjero	86.55	27.95%	309.67	390.06	442.76	381.50	5.42	556.81	22.21	466.55	14.53	22.66	6.59	505.00	396.23
TOTAL DE ACTIVOS	65,194.49	24.14%	270,052.17	261,215.11	280,290.38	293,591.87	297,658.02	308,733.90	308,839.91	313,594.55	314,866.91	325,509.81	382,109.13	355,861.03	335,246.66
DEPOSITOS	59,853.58	25.23%	237,271.36	235,010.66	253,702.21	265,044.55	269,526.09	279,880.26	278,412.31	283,794.17	281,241.25	290,883.16	349,240.14	326,527.85	297,124.94
Locales	61,843.30	28.33%	218,287.37	218,704.11	237,941.00	249,267.71	253,759.16	264,028.39	266,393.78	272,530.13	271,318.06	280,484.10	278,299.88	281,054.45	280,130.67

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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	58,667.68	26.95%	217,686.50	218,073.95	237,355.57	248,764.67	253,256.37	263,487.90	265,863.80	271,964.10	270,007.89	279,171.14	276,905.49	277,295.88	276,354.18
A la Vista	21,617.79	51.58%	41,909.46	40,996.12	59,225.94	69,071.59	69,133.14	72,727.52	69,291.44	68,541.02	64,566.15	67,624.81	59,061.96	62,036.36	63,527.25
A Plazo	33,100.09	24.07%	137,487.47	138,546.19	139,807.27	140,350.57	143,715.68	147,443.16	157,298.59	163,583.45	167,327.34	174,092.99	178,790.87	177,829.29	170,587.55
De Ahorros	3,949.80	10.32%	38,289.57	38,531.65	38,322.36	39,342.51	40,407.55	43,317.21	39,273.77	39,839.64	38,114.40	37,453.34	39,052.66	37,430.24	42,239.38
De Bancos	3,175.62	528.50%	600.87	630.15	585.44	503.04	502.79	540.49	529.98	566.03	1,310.17	1,312.96	1,394.39	3,758.56	3,776.49
A la Vista	3,550.62	1,571.94%	225.87	255.15	210.44	128.04	127.79	165.49	154.98	191.03	1,310.17	1,312.96	1,394.39	3,758.56	3,776.49
A Plazo	(375.00)	(100.00%)	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(1,989.72)	(10.48%)	18,983.99	16,306.55	15,761.21	15,776.85	15,766.94	15,851.87	12,018.52	11,264.04	9,923.18	10,399.06	70,940.26	45,473.40	16,994.27
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	(1,989.72)	(10.48%)	18,983.99	16,306.55	15,761.21	15,776.85	15,766.94	15,851.87	12,018.52	11,264.04	9,923.18	10,399.06	70,940.26	45,473.40	16,994.27
A la Vista	1,010.28	8.09%	12,483.99	9,806.55	9,261.21	12,276.85	12,266.94	12,351.87	8,518.52	7,764.04	6,423.18	6,899.06	67,440.26	41,973.40	13,494.27
A Plazo	(3,000.00)	(46.15%)	6,500.00	6,500.00	6,500.00	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
OBLIGACIONES	2,781.41	32.72%	8,500.00	1,000.00	1,000.00	1,000.00	953.65	953.65	953.65	907.01	907.01	1,852.01	1,804.99	1,804.99	11,281.41
Locales	2,781.41	32.72%	8,500.00	1,000.00	1,000.00	1,000.00	953.65	953.65	953.65	907.01	907.01	1,852.01	1,804.99	1,804.99	11,281.41
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	3,349.76	48.08%	6,966.70	7,456.68	7,411.83	8,982.36	8,309.64	8,536.94	10,099.66	9,432.76	14,157.82	15,891.33	12,703.73	11,246.98	10,316.46
Locales	3,352.15	48.18%	6,957.10	7,447.28	7,405.19	8,974.16	8,302.23	8,528.80	10,091.97	9,426.40	14,150.35	15,884.92	12,697.50	11,240.56	10,309.24
Extranjero	(2.38)	(24.80%)	9.60	9.39	6.64	8.20	7.41	8.14	7.69	6.36	7.46	6.42	6.22	6.43	7.22
PATRIMONIO	(790.26)	(4.56%)	17,314.11	17,747.77	18,176.35	18,564.96	18,868.64	19,363.06	19,374.29	19,460.61	18,560.84	16,883.31	18,360.27	16,281.20	16,523.85
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	0.00	0.00%	0.00	0.00	0.00	0.00	(62.45)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	1,419.42	21.67%	6,549.84	7,680.19	7,680.19	7,655.04	7,969.26	7,969.26	7,969.26	7,969.26	7,969.26	7,969.26	7,969.26	7,969.26	7,969.26
Utilidad de Periodo	176.26	15.59%	1,130.36	226.95	381.99	573.94	907.87	1,111.97	1,330.21	1,605.39	1,831.17	2,062.34	2,222.80	1,143.33	1,306.62

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Banco Universal, S.A.
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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(2,385.94)	651.74%	(366.09)	(159.37)	114.16	335.97	53.96	281.83	74.82	(114.04)	(1,239.59)	(3,148.29)	(1,831.79)	(2,831.39)	(2,752.03)
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	65,194.49	24.14%	270,052.17	261,215.11	280,290.38	293,591.87	297,658.02	308,733.90	308,839.91	313,594.55	314,866.91	325,509.81	382,109.13	355,861.03	335,246.66