

BALANCE DE SITUACION
Banco Universal, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	(7,613.92)	(7.89%)	96,476.95	85,960.61	101,352.79	123,667.20	82,219.34	78,565.07	84,181.94	53,174.02	59,528.80	66,534.22	66,217.23	72,959.95	88,863.03
Depositos Locales en Bancos	(9,892.25)	(13.91%)	71,094.39	59,521.05	73,733.59	69,389.35	53,121.98	59,394.70	47,224.42	36,295.37	35,580.22	44,059.18	35,782.05	46,849.02	61,202.14
A la Vista	(19,892.25)	(38.71%)	51,394.39	32,821.05	47,033.59	42,689.35	26,421.98	34,694.70	20,024.42	13,595.37	17,380.22	24,859.18	14,582.05	22,149.02	31,502.14
A Plazo	10,000.00	50.76%	19,700.00	26,700.00	26,700.00	26,700.00	26,700.00	24,700.00	27,200.00	22,700.00	18,200.00	19,200.00	21,200.00	24,700.00	29,700.00
Depositos Extranjeros en Bancos	253.88	1.26%	20,202.87	21,181.67	19,991.93	46,945.33	22,192.73	12,875.12	28,595.28	9,861.06	16,451.09	15,389.23	23,359.28	19,585.67	20,456.75
A la Vista	(9,746.12)	(56.65%)	17,202.87	18,181.67	16,991.93	43,945.33	19,192.73	9,875.12	25,595.28	6,861.06	8,451.09	7,389.23	15,359.28	11,585.67	7,456.75
A Plazo	10,000.00	333.33%	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	8,000.00	8,000.00	8,000.00	8,000.00	13,000.00
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	2,024.46	39.08%	5,179.70	5,257.89	7,627.28	7,332.52	6,904.62	6,295.25	8,362.24	7,017.59	7,497.49	7,085.81	7,075.90	6,525.27	7,204.15
CARTERA CREDITICIA	39,018.91	20.75%	188,038.56	192,541.55	188,832.55	196,783.87	197,743.89	207,637.39	215,169.52	226,710.89	223,669.71	226,536.33	232,518.99	227,024.07	227,057.47
Locales	39,528.71	20.72%	190,817.07	195,316.13	191,697.14	199,696.45	200,686.47	210,626.98	218,204.10	229,785.47	226,762.29	230,793.92	237,006.57	230,634.67	230,345.78
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	509.80	18.35%	2,778.51	2,774.58	2,864.58	2,912.58	2,942.58	2,989.58	3,034.58	3,074.58	3,092.58	4,257.58	4,487.58	3,610.60	3,288.32
Locales	509.80	18.35%	2,778.51	2,774.58	2,864.58	2,912.58	2,942.58	2,989.58	3,034.58	3,074.58	3,092.58	4,257.58	4,487.58	3,610.60	3,288.32
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	16,995.65	64.04%	26,540.23	33,428.15	34,867.79	37,420.15	38,936.60	41,419.52	40,744.28	42,396.21	42,331.81	43,028.21	46,136.88	47,253.99	43,535.89
Locales	3,128.03	118.53%	2,638.93	3,738.01	4,387.70	4,803.00	4,787.38	4,751.23	4,752.01	4,761.38	4,761.38	4,767.63	4,777.01	5,766.85	5,766.95
Extranjero	13,867.63	58.01%	23,904.31	29,693.14	30,483.08	32,620.15	34,152.22	36,671.30	35,995.27	37,637.82	37,573.43	38,263.58	41,362.87	41,490.14	37,771.93
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	7,209.85	29.80%	24,190.92	24,429.93	24,492.75	24,598.03	24,933.33	24,893.60	25,392.37	25,857.26	27,951.07	30,756.94	30,064.09	32,629.04	31,400.77
Locales	6,865.18	28.85%	23,794.69	23,981.61	23,941.56	24,028.68	24,366.84	24,232.62	24,811.20	25,319.98	27,289.67	30,098.70	29,295.04	31,871.50	30,659.87
Extranjero	344.68	86.99%	396.23	448.32	551.19	569.35	566.48	660.98	581.18	537.28	661.40	658.25	769.05	757.54	740.90
TOTAL DE ACTIVOS	55,610.50	16.59%	335,246.66	336,360.24	349,545.89	382,469.25	343,833.15	352,515.59	365,488.11	348,138.38	353,481.40	366,855.71	374,937.19	379,867.06	390,857.16
DEPOSITOS	49,107.51	16.53%	297,124.94	302,111.18	314,529.13	325,555.07	307,972.46	315,913.58	322,100.72	308,989.34	313,502.72	323,203.10	333,348.85	338,934.59	346,232.45
Locales	52,329.24	18.68%	280,130.67	289,709.93	283,249.42	281,976.16	266,574.62	278,081.02	286,412.17	290,019.22	299,354.95	306,676.50	310,728.72	326,168.28	332,459.91

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	47,719.86	17.27%	276,354.18	286,155.30	279,662.74	278,334.22	262,955.00	274,450.31	280,837.35	286,518.09	291,907.85	301,204.58	304,478.18	312,634.38	324,074.04
A la Vista	(3,908.35)	(6.15%)	63,527.25	60,461.53	58,161.33	60,559.95	46,577.98	54,685.97	49,917.33	50,398.75	53,188.39	57,699.15	56,367.00	59,936.78	59,618.90
A Plazo	34,949.01	20.49%	170,587.55	176,265.33	175,656.25	171,622.64	174,811.39	176,889.13	188,465.28	192,507.99	195,504.31	198,165.34	203,416.84	208,190.08	205,536.56
De Ahorros	16,679.21	39.49%	42,239.38	49,428.43	45,845.16	46,151.62	41,565.63	42,875.20	42,454.74	43,611.35	43,215.15	45,340.09	44,694.34	44,507.51	58,918.58
De Bancos	4,609.37	122.05%	3,776.49	3,554.64	3,586.68	3,641.94	3,619.62	3,630.71	5,574.81	3,501.14	7,447.10	5,471.92	6,250.55	13,533.90	8,385.87
A la Vista	609.00	16.13%	3,776.49	3,554.64	3,586.68	3,641.94	3,619.62	3,630.71	3,574.81	3,501.14	3,447.03	3,471.81	4,250.45	10,533.70	4,385.49
A Plazo	4,000.38	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.00	4,000.07	2,000.12	2,000.10	3,000.20	4,000.38
Extranjero	(3,221.73)	(18.96%)	16,994.27	12,401.25	31,279.72	43,578.92	41,397.84	37,832.56	35,688.55	18,970.12	14,147.78	16,526.60	22,620.13	12,766.31	13,772.54
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	(3,221.73)	(18.96%)	16,994.27	12,401.25	31,279.72	43,578.92	41,397.84	37,832.56	35,688.55	18,970.12	14,147.78	16,526.60	22,620.13	12,766.31	13,772.54
A la Vista	(3,221.73)	(23.87%)	13,494.27	8,901.25	27,779.72	40,078.92	37,897.84	32,332.56	30,188.55	13,470.12	10,647.78	13,026.60	19,120.13	9,266.31	10,272.54
A Plazo	0.00	0.00%	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00	5,500.00	5,500.00	5,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
OBLIGACIONES	(7,089.83)	(62.85%)	11,281.41	1,713.94	1,713.94	1,669.94	1,622.16	1,622.16	3,814.93	1,529.70	1,529.70	1,485.19	1,436.69	1,436.69	4,191.58
Locales	(7,089.83)	(62.85%)	11,281.41	1,713.94	1,713.94	1,669.94	1,622.16	1,622.16	3,814.93	1,529.70	1,529.70	1,485.19	1,436.69	1,436.69	4,191.58
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	1,804.19	17.49%	10,316.46	10,128.27	9,889.35	30,746.75	9,674.09	11,383.62	15,185.43	12,163.49	12,309.50	15,735.10	12,882.62	11,774.65	12,120.65
Locales	1,804.84	17.51%	10,309.24	10,121.22	9,883.55	30,739.19	9,667.78	11,376.57	15,178.35	12,156.39	12,302.63	15,729.29	12,876.05	11,770.27	12,114.09
Extranjero	(0.65)	(9.06%)	7.22	7.05	5.81	7.57	6.31	7.05	7.08	7.11	6.87	5.82	6.57	4.38	6.57
PATRIMONIO	11,788.62	71.34%	16,523.85	22,406.84	23,413.46	24,497.48	24,564.44	23,596.23	24,387.04	25,455.84	26,139.47	26,432.32	27,269.03	27,721.14	28,312.47
Capital	5,000.00	50.00%	10,000.00	14,400.00	14,400.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
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	537.38	0.00%	0.00	0.00	0.00	232.28	232.28	232.28	232.28	298.65	301.70	301.70	301.70	301.70	537.38
Utilidad de Periodos Anteriores	1,266.97	15.90%	7,969.26	9,327.46	9,327.46	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23	9,236.23
Utilidad de Periodo	1,477.14	113.05%	1,306.62	229.03	440.75	572.53	777.87	1,083.05	1,327.67	1,634.11	1,949.65	2,148.83	2,430.90	2,750.93	2,783.76

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Banco Universal, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

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Ganancia o Perdida en Valores Disponible para la Venta	3,507.13	(127.44%)	(2,752.03)	(1,549.66)	(754.76)	(543.56)	(681.94)	(1,955.33)	(1,409.14)	(713.15)	(348.11)	(254.45)	300.20	432.27	755.10
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	55,610.50	16.59%	335,246.66	336,360.24	349,545.89	382,469.25	343,833.15	352,515.59	365,488.11	348,138.38	353,481.40	366,855.71	374,937.19	379,867.06	390,857.16