

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(6,304.00)	(7.09%)	88,863.03	92,660.15	88,197.55	96,352.08	96,049.27	87,427.69	79,736.22	100,885.76	82,908.26	81,763.81	59,135.04	58,513.16	82,559.03
Depositos Locales en Bancos	(15,397.07)	(25.16%)	61,202.14	65,587.48	57,473.85	59,280.93	58,066.34	61,229.21	52,578.32	56,178.06	52,754.36	44,092.62	35,075.98	25,138.93	45,805.06
A la Vista	(2,897.07)	(9.20%)	31,502.14	38,887.48	30,773.85	32,580.93	31,366.34	33,529.21	24,878.32	25,478.06	22,054.36	13,392.62	19,375.98	14,938.93	28,605.06
A Plazo	(12,500.00)	(42.09%)	29,700.00	26,700.00	26,700.00	26,700.00	26,700.00	27,700.00	27,700.00	30,700.00	30,700.00	30,700.00	15,700.00	10,200.00	17,200.00
Depositos Extranjeros en Bancos	10,002.08	48.89%	20,456.75	17,412.39	22,108.43	31,154.68	31,920.72	20,757.84	19,623.47	38,021.32	22,592.42	29,080.16	17,296.71	25,255.55	30,458.82
A la Vista	11,602.08	155.59%	7,456.75	7,412.39	12,108.43	21,154.68	21,920.72	12,557.84	6,423.47	26,821.32	11,392.42	17,880.16	6,096.71	19,055.55	19,058.82
A Plazo	(1,600.00)	(12.31%)	13,000.00	10,000.00	10,000.00	10,000.00	10,000.00	8,200.00	13,200.00	11,200.00	11,200.00	11,200.00	11,200.00	6,200.00	11,400.00
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	(909.01)	(12.62%)	7,204.15	9,660.28	8,615.27	5,916.46	6,062.20	5,440.64	7,534.43	6,686.38	7,561.49	8,591.04	6,762.35	8,118.67	6,295.14
CARTERA CREDITICIA	29,062.29	12.80%	227,057.47	235,882.47	237,239.68	235,279.00	242,696.14	239,942.79	250,164.81	252,836.59	255,014.46	258,430.07	256,262.40	258,633.81	256,119.76
Locales	29,885.89	12.97%	230,345.78	239,191.94	240,564.15	238,863.47	246,430.61	243,746.27	253,701.51	256,447.52	258,888.01	262,411.43	260,348.76	262,656.55	260,231.67
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	823.59	25.05%	3,288.32	3,309.47	3,324.47	3,584.47	3,734.47	3,803.47	3,536.70	3,610.93	3,873.56	3,981.36	4,086.36	4,022.75	4,111.91
Locales	823.59	25.05%	3,288.32	3,309.47	3,324.47	3,584.47	3,734.47	3,803.47	3,536.70	3,610.93	3,873.56	3,981.36	4,086.36	4,022.75	4,111.91
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	30,674.04	70.46%	43,535.89	47,201.36	47,974.54	50,778.88	49,810.34	57,164.27	51,904.31	48,364.24	57,324.57	63,696.21	79,176.15	78,320.57	74,209.93
Locales	1,286.11	22.30%	5,766.95	5,117.87	5,102.54	5,097.47	5,096.79	5,084.09	5,106.71	5,103.98	5,114.25	5,127.24	7,081.67	7,005.97	7,053.06
Extranjero	29,387.93	77.80%	37,771.93	42,086.50	42,875.00	45,684.41	44,716.55	52,083.18	46,800.60	43,263.25	52,213.32	58,571.97	72,097.49	71,317.60	67,159.87
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	0.00	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	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	(1,642.63)	(5.23%)	31,400.77	30,640.87	29,385.48	29,009.46	28,648.80	30,373.28	29,526.19	28,440.93	28,805.67	29,325.70	24,727.80	24,319.72	29,758.14
Locales	(1,797.34)	(5.86%)	30,659.87	29,849.00	4,997.55	4,907.73	27,894.71	29,637.94	28,737.45	27,475.23	27,949.26	28,316.74	23,708.98	23,459.49	28,862.53
Extranjero	154.71	20.88%	740.90	791.87	24,387.93	24,101.73	754.09	735.34	788.74	965.70	856.42	1,008.96	1,018.82	860.23	895.62
TOTAL DE ACTIVOS	51,789.70	13.25%	390,857.16	406,384.86	402,797.25	411,419.42	417,204.56	414,908.04	411,331.54	430,527.52	424,052.96	433,215.79	419,301.39	419,787.25	442,646.86
DEPOSITOS	48,586.81	14.03%	346,232.45	360,446.68	361,170.05	369,566.35	375,937.05	373,218.58	368,774.20	383,464.90	383,886.87	377,553.65	370,125.57	371,799.28	394,819.26
Locales	50,408.17	15.16%	332,459.91	347,310.91	348,407.48	355,792.45	362,365.04	359,411.63	354,277.33	364,612.34	363,147.47	358,447.22	355,638.79	359,882.66	382,868.08

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013												
			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	41,468.35	12.80%	324,074.04	339,913.53	341,534.66	348,861.47	355,419.19	352,446.79	348,233.73	358,558.58	357,014.63	352,257.22	348,919.63	353,140.63	365,542.39
A la Vista	7,557.50	12.68%	59,618.90	70,876.31	69,787.71	76,542.34	78,227.98	72,395.54	65,751.56	74,001.86	68,506.92	65,982.14	62,484.94	57,812.12	67,176.40
A Plazo	23,133.68	11.26%	205,536.56	215,049.93	217,396.58	218,760.90	222,277.39	224,629.81	227,109.59	224,764.15	228,943.41	224,943.65	224,157.27	229,800.95	228,670.24
De Ahorros	10,777.17	18.29%	58,918.58	53,987.29	54,350.36	53,558.23	54,913.82	55,421.44	55,372.58	59,792.57	59,564.30	61,331.43	62,277.42	65,527.57	69,695.75
De Bancos	8,939.83	106.61%	8,385.87	7,397.37	6,872.83	6,930.99	6,945.84	6,964.83	6,043.61	6,053.76	6,132.84	6,190.00	6,719.16	6,742.03	17,325.69
A la Vista	440.20	10.04%	4,385.49	4,397.18	4,372.83	4,430.90	4,445.76	4,464.75	4,543.45	4,553.76	4,632.84	4,689.92	4,719.16	4,742.03	4,825.69
A Plazo	8,499.62	212.47%	4,000.38	3,000.19	2,500.00	2,500.08	2,500.08	2,500.08	1,500.16	1,500.00	1,500.00	1,500.08	2,000.00	2,000.00	12,500.00
Extranjero	(1,821.37)	(13.22%)	13,772.54	13,135.77	12,762.57	13,773.90	13,572.01	13,806.95	14,496.87	18,852.55	20,739.40	19,106.42	14,486.78	11,916.62	11,951.17
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	(1,821.37)	(13.22%)	13,772.54	13,135.77	12,762.57	13,773.90	13,572.01	13,806.95	14,496.87	18,852.55	20,739.40	19,106.42	14,486.78	11,916.62	11,951.17
A la Vista	(1,821.37)	(17.73%)	10,272.54	9,635.77	9,262.57	10,273.90	10,072.01	10,306.95	10,996.87	15,352.55	17,239.40	15,606.42	10,986.78	8,416.62	8,451.17
A Plazo	0.00	0.00%	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	3,500.00	3,500.00	3,500.00
OBLIGACIONES	(3,182.39)	(75.92%)	4,191.58	1,342.69	1,342.69	1,297.01	1,247.60	1,247.60	1,201.92	1,152.17	1,152.17	7,105.93	7,055.82	7,055.82	1,009.20
Locales	(3,182.39)	(75.92%)	4,191.58	1,342.69	0.00	0.00	1,247.60	1,247.60	1,201.92	1,152.17	1,152.17	7,105.93	7,055.82	7,055.82	1,009.20
Extranjero	0.00	0.00%	0.00	0.00	1,342.69	1,297.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	3,325.28	27.43%	12,120.65	15,711.92	11,423.74	11,353.56	10,672.98	11,422.46	13,489.89	18,143.79	11,831.66	20,699.33	13,134.05	12,535.38	15,445.93
Locales	3,327.43	27.47%	12,114.09	15,705.32	994.10	1,113.55	10,669.10	11,417.62	13,485.99	18,139.24	11,826.75	20,695.40	13,129.46	12,531.63	15,441.51
Extranjero	(2.15)	(32.72%)	6.57	6.59	10,429.64	10,240.01	3.87	4.84	3.90	4.55	4.91	3.93	4.59	3.75	4.42
PATRIMONIO	3,060.00	10.81%	28,312.47	28,883.58	28,860.77	29,202.50	29,346.93	29,019.40	27,865.52	27,766.66	27,182.26	27,856.88	28,985.95	28,396.77	31,372.47
Capital	2,500.35	16.67%	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	15,000.00	15,136.81	17,500.35
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	218.67	40.69%	537.38	537.38	537.38	571.38	571.38	609.66	614.92	714.55	720.66	720.66	664.82	664.82	756.05
Utilidad de Periodos Anteriores	2,926.64	31.69%	9,236.23	12,019.99	12,019.99	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87	12,162.87
Utilidad de Periodo	(600.11)	(21.56%)	2,783.76	375.37	613.94	722.54	1,126.98	1,289.46	1,411.49	1,550.46	1,402.15	1,414.67	1,589.81	1,722.78	2,183.65

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(1,985.56)	(262.95%)	755.10	950.84	689.46	745.71	485.70	(42.59)	(1,323.76)	(1,661.23)	(2,103.42)	(1,441.31)	(431.54)	(1,290.51)	(1,230.45)
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	51,789.70	13.25%	390,857.16	406,384.86	402,797.25	411,419.42	417,204.56	414,908.04	411,331.54	430,527.52	424,052.96	433,215.79	419,301.39	419,787.25	442,646.86