

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(13,896.22)	(16.83%)	82,559.03	67,318.24	64,941.23	59,535.04	66,252.61	56,952.41	53,523.82	58,131.18	64,854.36	62,519.49	55,530.73	56,831.18	68,662.81
Depositos Locales en Bancos	(16,684.60)	(36.43%)	45,805.06	36,922.44	32,986.31	28,455.60	29,276.91	23,670.27	24,861.50	17,860.57	22,684.65	32,802.21	32,325.77	31,403.20	29,120.47
A la Vista	(9,684.60)	(33.86%)	28,605.06	19,722.44	20,786.31	20,255.60	21,576.91	17,970.27	13,161.50	14,160.57	18,984.65	12,602.21	18,125.77	17,203.20	18,920.47
A Plazo	(7,000.00)	(40.70%)	17,200.00	17,200.00	12,200.00	8,200.00	7,700.00	5,700.00	11,700.00	3,700.00	3,700.00	20,200.00	14,200.00	14,200.00	10,200.00
Depositos Extranjeros en Bancos	1,899.57	6.24%	30,458.82	25,347.46	26,038.96	23,708.12	30,972.05	25,967.71	22,720.18	34,910.20	36,256.30	23,566.46	18,252.73	19,303.12	32,358.40
A la Vista	1,499.57	7.87%	19,058.82	14,447.46	15,138.96	12,208.12	19,472.05	14,467.71	11,220.18	23,110.20	24,456.30	11,766.46	6,452.73	7,503.12	20,558.40
A Plazo	400.00	3.51%	11,400.00	10,900.00	10,900.00	11,500.00	11,500.00	11,500.00	11,500.00	11,800.00	11,800.00	11,800.00	11,800.00	11,800.00	11,800.00
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	888.80	14.12%	6,295.14	5,048.34	5,915.96	7,371.32	6,003.64	7,314.43	5,942.14	5,360.41	5,913.41	6,150.81	4,952.23	6,124.86	7,183.94
CARTERA CREDITICIA	(7,508.92)	(2.93%)	256,119.76	256,181.49	264,350.83	269,448.44	264,281.37	264,864.25	263,819.67	258,143.48	257,105.98	255,613.77	249,859.44	250,777.95	248,610.83
Locales	(8,370.61)	(3.22%)	260,231.67	260,421.74	268,853.08	274,095.69	269,313.62	269,821.23	267,394.84	262,065.77	260,457.15	259,007.84	253,178.51	253,959.71	251,861.05
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	(861.69)	(20.96%)	4,111.91	4,240.25	4,502.25	4,647.25	5,032.25	4,956.98	3,575.17	3,922.29	3,351.17	3,394.07	3,319.07	3,181.75	3,250.22
Locales	(861.69)	(20.96%)	4,111.91	4,240.25	4,502.25	4,647.25	5,032.25	4,956.98	3,575.17	3,922.29	3,351.17	3,394.07	3,319.07	3,181.75	3,250.22
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	(23,428.41)	(31.57%)	74,209.93	74,523.76	76,168.31	78,291.98	73,218.60	79,595.03	76,102.96	64,870.24	59,332.58	57,903.13	56,369.55	53,923.78	50,781.52
Locales	(1,485.08)	(21.06%)	7,053.06	6,956.44	6,957.29	7,621.12	5,554.37	5,623.85	3,633.85	3,633.85	6,523.88	6,112.90	5,855.56	5,775.95	5,567.98
Extranjero	(21,943.33)	(32.67%)	67,159.87	67,570.32	69,214.01	70,673.86	67,667.23	73,974.18	72,472.11	61,239.39	52,811.70	51,793.23	50,516.99	48,150.83	45,216.54
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	249.70	0.84%	29,758.14	30,111.75	30,698.66	27,190.67	26,338.73	26,019.67	25,819.06	25,582.50	28,607.70	31,610.88	31,626.65	30,806.31	30,007.84
Locales	544.03	1.88%	28,862.53	29,228.19	29,882.43	26,132.65	25,326.87	25,391.16	25,119.81	25,054.49	27,959.65	30,721.16	30,678.49	30,157.19	29,406.56
Extranjero	(294.33)	(32.86%)	895.62	883.56	816.23	1,058.02	1,011.86	628.50	699.25	528.01	648.04	889.72	948.16	649.12	601.28
TOTAL DE ACTIVOS	(44,583.86)	(10.07%)	442,646.86	428,135.24	436,159.03	434,466.13	430,091.31	427,431.35	419,265.51	406,727.39	409,900.62	407,647.27	393,386.36	392,339.22	398,063.00
DEPOSITOS	(49,748.46)	(12.60%)	394,819.26	382,882.92	386,507.18	373,065.69	381,833.23	378,627.57	370,559.79	356,777.03	361,224.68	355,846.34	347,467.58	345,338.73	345,070.80
Locales	(50,439.73)	(13.17%)	382,868.08	369,099.95	372,125.07	358,659.19	367,405.00	364,156.41	356,062.02	342,274.56	346,631.79	343,205.47	334,813.59	332,623.92	332,428.35

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Utilidad de Periodos Anteriores	(2,489.00)	(20.46%)	12,162.87	14,346.52	14,354.12	14,484.71	14,484.71	14,484.71	14,484.71	14,484.71	14,484.71	14,484.71	14,484.71	12,602.99	9,673.87
Utilidad de Periodo	1,061.89	48.63%	2,183.65	367.37	707.09	923.93	1,517.39	1,939.57	2,161.20	2,483.21	2,507.38	777.74	975.18	3,035.29	3,245.54
Ganancia o Perdida en Valores Disponible para la Venta	(4,267.23)	346.80%	(1,230.45)	(2,113.88)	(1,558.19)	(1,107.70)	(1,282.84)	(865.86)	(1,200.51)	(1,695.31)	(1,729.86)	(3,077.07)	(2,638.18)	(3,246.44)	(5,497.68)
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	(44,583.86)	(10.07%)	442,646.86	428,135.24	436,159.03	434,466.13	430,091.31	427,431.35	419,265.51	406,727.39	409,900.62	407,647.27	393,386.36	392,339.22	398,063.00