

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(770.79)	(1.12%)	68,662.81	45,726.00	52,090.35	46,867.94	53,851.83	63,968.48	61,803.78	52,307.98	54,342.02	57,362.56	60,358.57	63,178.44	67,892.02
Depositos Locales en Bancos	20,446.50	70.21%	29,120.47	18,018.43	23,850.99	17,999.49	25,141.75	24,945.02	22,763.98	22,543.42	24,089.53	26,682.71	48,654.06	50,319.87	49,566.97
A la Vista	20,341.12	107.51%	18,920.47	7,818.43	17,050.99	11,199.49	15,841.75	15,645.02	12,463.89	12,242.08	13,787.42	16,380.30	38,350.30	40,015.46	39,261.59
A Plazo	105.38	1.03%	10,200.00	10,200.00	6,800.00	6,800.00	9,300.00	9,300.00	10,300.09	10,301.34	10,302.11	10,302.41	10,303.76	10,304.41	10,305.38
Depositos Extranjeros en Bancos	(22,667.03)	(70.05%)	32,358.40	21,411.81	22,183.28	22,441.98	21,652.44	31,428.09	31,053.59	25,514.43	25,628.03	26,686.09	8,088.28	8,649.30	9,691.37
A la Vista	(11,867.03)	(57.72%)	20,558.40	14,911.81	15,683.28	21,441.98	20,652.44	30,428.09	13,753.59	8,214.43	8,328.03	9,386.09	7,088.28	7,649.30	8,691.37
A Plazo	(10,800.00)	(91.53%)	11,800.00	6,500.00	6,500.00	1,000.00	1,000.00	1,000.00	17,300.00	17,300.00	17,300.00	17,300.00	1,000.00	1,000.00	1,000.00
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	1,449.74	20.18%	7,183.94	6,295.76	6,056.08	6,426.47	7,057.63	7,595.37	7,986.21	4,250.13	4,624.46	3,993.76	3,616.23	4,209.27	8,633.68
CARTERA CREDITICIA	(46,559.85)	(18.85%)	246,969.53	251,803.82	249,472.26	234,234.40	234,254.61	235,072.40	226,580.78	224,256.47	220,431.60	215,051.14	211,587.14	208,673.72	200,409.68
Locales	(46,572.61)	(18.49%)	251,861.05	255,027.11	254,139.34	238,633.13	238,381.76	239,232.49	230,685.62	228,573.78	225,169.47	219,948.96	216,774.33	214,474.52	205,288.44
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	(12.76)	(0.26%)	4,891.53	3,223.30	4,667.08	4,398.73	4,127.16	4,160.09	4,104.84	4,317.32	4,737.87	4,897.82	5,187.20	5,800.80	4,878.76
Locales	(12.76)	(0.26%)	4,891.53	3,223.30	4,667.08	4,398.73	4,127.16	4,160.09	4,104.84	4,317.32	4,737.87	4,897.82	5,187.20	5,800.80	4,878.76
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	(13,330.04)	(26.25%)	50,781.52	50,509.68	51,136.31	49,576.68	48,366.71	40,905.54	40,148.80	44,268.75	41,421.21	38,794.07	40,261.28	39,344.34	37,451.48
Locales	2,724.82	48.94%	5,567.98	5,695.11	5,830.94	5,511.58	5,749.16	5,145.21	5,072.15	9,908.05	8,357.96	8,147.70	8,350.93	8,342.12	8,292.80
Extranjero	(16,054.86)	(35.51%)	45,216.54	44,817.57	45,308.37	44,068.10	42,620.55	35,763.33	35,079.65	34,363.71	33,066.24	30,649.37	31,913.35	31,005.22	29,161.68
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	1,139.06	3.74%	30,418.17	30,949.47	31,023.11	31,647.55	32,638.54	32,357.62	32,278.07	32,710.06	32,370.43	32,335.71	32,294.70	31,777.42	31,557.22
Locales	1,243.10	4.17%	29,816.89	30,299.91	30,261.72	30,697.81	31,756.85	31,920.15	31,826.34	32,236.56	31,810.72	31,625.11	31,540.25	31,402.19	31,059.99
Extranjero	(104.04)	(17.30%)	601.28	649.55	761.39	949.74	881.69	437.47	451.73	473.49	559.71	710.60	754.45	375.23	497.24
TOTAL DE ACTIVOS	(59,521.62)	(15.00%)	396,832.02	378,988.96	383,722.04	362,326.56	369,111.68	372,304.05	360,811.42	353,543.25	348,565.26	343,543.49	344,501.68	342,973.92	337,310.40
DEPOSITOS	(53,878.23)	(15.61%)	345,070.80	334,226.49	329,080.36	308,195.98	314,429.93	314,584.23	306,704.08	301,371.89	298,527.95	297,445.77	295,891.18	295,564.52	291,192.57
Locales	(54,021.94)	(16.25%)	332,428.35	321,514.54	316,369.13	295,451.69	301,693.26	301,860.35	293,983.96	288,632.81	285,779.71	284,687.42	283,123.98	282,787.85	278,406.41

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			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	(54,012.25)	(16.69%)	323,542.10	312,672.26	307,483.59	286,561.15	292,782.01	293,001.74	285,107.40	279,756.25	276,903.15	275,810.86	274,247.42	273,911.29	269,529.85
A la Vista	(12,941.10)	(26.10%)	49,574.35	44,117.55	43,590.04	40,246.59	43,726.07	44,459.44	41,423.46	39,203.20	37,814.30	37,169.63	36,970.97	36,760.32	36,633.25
A Plazo	(33,876.77)	(15.62%)	216,913.64	214,858.99	211,718.86	194,709.11	193,655.15	194,010.34	188,425.32	188,426.94	188,426.72	188,423.37	187,439.40	187,403.23	183,036.88
De Ahorros	(7,194.38)	(12.61%)	57,054.11	53,695.71	52,174.69	51,605.46	55,400.79	54,531.96	55,258.61	52,126.12	50,662.13	50,217.86	49,837.05	49,747.73	49,859.73
De Bancos	(9.69)	(0.11%)	8,886.25	8,842.28	8,885.53	8,890.53	8,911.25	8,858.61	8,876.56	8,876.56	8,876.56	8,876.56	8,876.56	8,876.56	8,876.56
A la Vista	(9.69)	(0.20%)	4,886.25	4,842.28	4,885.53	4,890.53	4,911.25	4,858.61	4,876.56	4,876.56	4,876.56	4,876.56	4,876.56	4,876.56	4,876.56
A Plazo	0.00	0.00%	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Extranjero	143.71	1.14%	12,642.45	12,711.95	12,711.23	12,744.29	12,736.67	12,723.88	12,720.12	12,739.08	12,748.24	12,758.35	12,767.20	12,776.68	12,786.16
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	143.71	1.14%	12,642.45	12,711.95	12,711.23	12,744.29	12,736.67	12,723.88	12,720.12	12,739.08	12,748.24	12,758.35	12,767.20	12,776.68	12,786.16
A la Vista	143.71	1.57%	9,142.45	9,211.95	9,211.23	9,244.29	9,236.67	9,223.88	9,220.12	9,239.08	9,248.24	9,258.35	9,267.20	9,276.68	9,286.16
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	(10,408.21)	(98.06%)	10,614.09	561.94	561.94	513.34	460.63	460.63	411.63	358.56	358.56	309.17	255.70	255.70	205.88
Locales	(10,408.21)	(98.06%)	10,614.09	561.94	561.94	513.34	460.63	460.63	411.63	358.56	358.56	309.17	255.70	255.70	205.88
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	975.78	9.58%	10,183.28	11,661.51	10,019.49	10,322.58	9,591.02	13,238.97	10,372.40	9,439.74	9,416.15	8,256.87	9,575.93	9,836.94	11,159.06
Locales	978.09	9.61%	10,178.14	11,656.04	10,016.58	10,318.04	9,586.79	13,234.43	10,345.12	9,407.92	9,410.65	8,198.04	9,503.03	9,750.72	11,156.22
Extranjero	(2.30)	(44.76%)	5.15	5.47	2.90	4.55	4.23	4.55	27.28	31.82	5.50	58.83	72.90	86.22	2.84
PATRIMONIO	3,789.05	12.24%	30,963.84	32,539.03	44,060.26	43,294.66	44,630.10	44,020.21	43,323.31	42,373.06	40,262.60	37,531.67	38,778.87	37,316.76	34,752.89
Capital	12,450.00	62.25%	20,000.98	20,000.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98	32,450.98
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	3,326.96	42.09%	7,903.76	9,598.29	8,646.98	7,664.47	7,131.43	8,390.84	8,178.94	9,668.58	10,659.09	10,785.50	10,575.01	10,687.93	11,230.72
Provisiones Dinámicas	140.33	7.46%	1,881.72	1,881.72	1,881.72	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04	2,022.04
Otras Reservas	3,186.63	52.92%	6,022.05	7,716.58	6,765.26	5,642.42	5,109.38	6,368.80	6,156.89	7,646.54	8,637.04	8,763.46	8,552.96	8,665.88	9,208.68

BANCO UNIVERSAL, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(1,844.96)	(26.20%)	7,042.22	8,311.23	7,531.56	8,514.07	9,047.11	7,876.31	8,061.49	6,726.27	5,737.79	5,619.73	5,852.98	5,740.06	5,197.26
Utilidad de Periodo	(5,225.66)	(423.97%)	1,232.56	132.76	325.10	546.16	710.70	511.94	617.01	410.91	164.53	(1,636.22)	(1,860.07)	(2,386.58)	(3,993.11)
Ganancia o Perdida en Valores Disponibles para la Venta	(4,917.29)	94.28%	(5,215.68)	(5,504.24)	(4,894.36)	(5,881.03)	(4,710.12)	(5,209.85)	(5,985.10)	(6,883.68)	(8,749.80)	(9,688.33)	(8,240.02)	(9,175.63)	(10,132.97)
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	(59,521.62)	(15.00%)	396,832.02	378,988.96	383,722.04	362,326.56	369,111.68	372,304.05	360,811.42	353,543.25	348,565.26	343,543.49	344,501.68	342,973.92	337,310.40