



Banco Universal, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-1,769,309.95	-10.56	16,761,965.73	14,888,014.45	14,889,317.38	12,918,148.60	10,994,161.24	11,515,356.61	11,937,281.89	13,265,303.15	14,353,733.23	14,913,757.66	15,733,402.60	14,845,117.11	14,992,655.78
Depositos Locales en Bancos	-593,426.91	-4.42	13,438,838.30	13,201,661.05	13,560,614.22	11,412,785.53	9,605,645.82	9,887,749.88	9,765,602.58	11,436,779.83	12,620,992.54	11,565,513.47	13,870,219.26	12,395,917.63	12,845,411.39
A la Vista	-969,038.09	-30.42	3,185,121.61	2,801,003.57	3,394,928.62	3,027,944.50	1,857,229.70	2,671,497.01	1,739,656.38	3,171,628.49	1,560,745.68	1,574,821.10	3,366,566.50	1,436,049.38	2,216,083.52
A Plazo	375,611.18	3.66	10,253,716.69	10,400,657.48	10,165,685.60	8,384,841.03	7,748,416.12	7,216,252.87	8,025,946.20	8,265,151.34	11,060,246.86	9,990,692.37	10,503,652.76	10,959,868.25	10,629,327.87
Depositos Extranjeros en Bancos	-1,455,133.22	-59.48	2,446,330.74	933,401.67	399,095.27	460,053.92	495,500.43	718,761.89	1,123,788.33	1,062,646.62	875,072.23	2,411,584.34	909,385.26	1,170,000.00	991,197.52
A la Vista	-5,133.22	-11.08	46,330.74	108,401.67	69,095.27	35,053.92	20,500.43	18,761.89	23,788.33	292,646.62	20,072.23	51,584.34	24,385.26	0.00	41,197.52
A Plazo	-1,450,000.00	-60.42	2,400,000.00	825,000.00	330,000.00	425,000.00	475,000.00	700,000.00	1,100,000.00	770,000.00	855,000.00	2,360,000.00	885,000.00	1,170,000.00	950,000.00
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	279,250.18	31.85	876,796.69	752,951.73	929,607.89	1,045,309.15	893,014.99	908,844.84	1,047,890.98	765,876.70	857,668.46	936,659.85	953,798.08	1,279,199.48	1,156,046.87
CARTERA CREDITICIA	13,084,198.32	32.97	39,686,290.66	40,896,346.28	41,501,395.18	43,498,947.09	44,087,177.77	44,791,087.67	45,012,752.10	46,727,398.57	48,674,806.49	50,314,680.97	51,534,041.17	52,627,235.34	52,770,488.98
Locales	13,267,952.17	32.60	40,696,751.34	41,936,806.96	42,571,855.86	44,599,407.77	45,217,638.45	45,951,548.35	46,141,080.35	47,885,726.82	49,850,910.42	51,482,518.12	52,731,878.32	53,848,702.21	53,964,703.51
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
Menos Provisiones	183,753.85	18.19	1,010,460.68	1,040,460.68	1,070,460.68	1,100,460.68	1,130,460.68	1,160,460.68	1,128,328.25	1,158,328.25	1,176,103.93	1,167,837.15	1,197,837.15	1,221,466.87	1,194,214.53
Locales	183,753.85	18.19	1,010,460.68	1,040,460.68	1,070,460.68	1,100,460.68	1,130,460.68	1,160,460.68	1,128,328.25	1,158,328.25	1,176,103.93	1,167,837.15	1,197,837.15	1,221,466.87	1,194,214.53
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	1,000,000.00	33.77	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	3,460,925.35	3,460,925.35	3,460,925.35	3,960,925.35
Locales	503,000.00	16.99	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	2,960,925.35	3,463,925.35
Extranjero	500,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500,000.00	500,000.00	500,000.00	500,000.00
Menos Provisiones	3,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Locales	3,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
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	196,312.30	6.37	3,084,134.23	3,202,241.67	3,208,362.67	3,311,424.88	3,331,676.99	3,520,013.60	3,457,428.13	3,325,041.06	3,247,962.93	3,365,953.82	3,393,888.49	3,474,122.68	3,280,446.53
Locales	196,312.30	6.37	3,084,134.23	3,202,241.67	3,208,362.67	3,311,424.88	3,331,676.99	3,520,013.60	3,457,428.13	3,325,041.06	3,247,962.93	3,365,953.82	3,393,888.49	3,474,122.68	3,280,446.53
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
TOTAL DE ACTIVOS	12,511,200.67	20.02	62,493,315.97	61,947,527.75	62,560,000.58	62,689,445.92	61,373,941.35	62,787,383.23	63,368,387.47	66,281,668.13	69,237,428.00	72,055,317.80	74,122,257.61	74,407,400.48	75,004,516.64
DEPOSITOS	8,892,501.35	19.20	46,304,758.19	45,924,785.47	46,875,499.57	46,735,669.34	45,859,847.06	46,786,587.84	47,335,979.40	49,922,078.69	50,710,791.94	53,563,860.48	55,471,201.75	55,589,213.46	55,197,259.54
Locales	8,892,501.35	19.20	46,304,758.19	45,924,785.47	46,875,499.57	46,735,669.34	45,859,847.06	46,786,587.84	47,335,979.40	49,922,078.69	50,710,791.94	53,563,860.48	55,471,201.75	55,589,213.46	55,197,259.54
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	105,000.00	114,160.00	109,697.50	109,697.50	100,000.00	0.00	0.00	0.00	0.00
De Particulares	10,419,882.81	24.92	41,821,312.48	43,531,240.76	45,417,315.39	45,351,032.70	44,481,186.46	45,418,323.50	45,937,870.24	47,698,753.18	48,464,260.23	51,362,102.10	52,715,430.08	52,637,836.38	52,241,195.29
A la Vista	1,485,330.16	39.04	3,805,028.24	4,681,726.29	5,443,949.22	5,772,617.40	3,893,415.33	3,875,450.66	3,050,213.33	3,793,846.57	3,301,801.85	4,400,289.55	4,869,234.20	5,059,085.71	5,290,358.40
A Plazo	5,488,058.35	21.32	25,743,978.40	25,744,733.41	26,677,605.46	26,893,480.41	27,353,983.15	27,868,384.64	29,308,363.61	29,388,103.43	29,767,812.61	31,082,633.53	31,483,824.41	31,654,545.20	31,232,036.75
De Ahorros	3,446,494.30	28.08	12,272,305.84	13,104,781.06	13,295,760.71	12,684,934.89	13,233,787.98	13,674,488.20	13,579,293.30	14,516,803.18	15,394,645.77	15,879,179.02	16,362,371.47	15,924,205.47	15,718,800.14
De Bancos	-1,527,381.46	-34.07	4,483,445.71	2,393,544.71	1,458,184.18	1,384,636.64	1,273,660.60	1,254,104.34	1,288,411.66	2,113,628.01	2,146,531.71	2,201,758.38	2,755,771.67	2,951,377.08	2,956,064.25
A la Vista	381,329.18	113.06	337,272.02	247,180.91	311,626.16	229,892.27	118,722.09	98,970.37	133,077.43	158,101.85	190,802.95	145,821.62	699,635.63	715,033.56	718,601.20
A Plazo	-1,908,710.64	-46.04	4,146,173.69	2,146,363.80	1,146,558.02	1,154,744.37	1,154,938.51	1,155,133.97	1,155,334.23	1,955,526.16	1,955,728.76	2,055,936.76	2,056,136.04	2,236,343.52	2,237,463.05
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
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



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(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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 Ahorro	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	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
OBLIGACIONES	552,370.65	29.46	1,875,000.00	1,852,847.97	1,455,610.10	1,432,922.16	1,410,331.09	1,787,831.59	1,765,071.43	1,742,396.55	1,319,633.81	1,296,617.91	1,273,677.77	1,250,489.53	2,427,370.65
Locales	552,370.65	29.46	1,875,000.00	1,852,847.97	1,455,610.10	1,432,922.16	1,410,331.09	1,787,831.59	1,765,071.43	1,742,396.55	1,319,633.81	1,296,617.91	1,273,677.77	1,250,489.53	2,427,370.65
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	2,545,264.34	74.26	3,427,421.94	3,179,277.25	3,157,908.15	3,333,701.53	2,786,683.63	2,795,928.64	2,796,504.30	3,076,559.59	5,494,228.28	5,341,116.66	5,374,285.36	5,402,834.82	5,972,686.28
Locales	2,545,264.34	74.26	3,427,421.94	3,179,277.25	3,157,908.15	3,333,701.53	2,786,683.63	2,795,928.64	2,796,504.30	3,076,559.59	5,494,228.28	5,341,116.66	5,374,285.36	5,402,834.82	5,972,686.28
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
PATRIMONIO	521,064.33	4.79	10,886,135.84	10,990,617.06	11,070,982.76	11,187,152.89	11,317,079.57	11,417,035.16	11,470,832.34	11,540,633.30	11,712,773.97	11,853,722.75	12,003,092.73	12,164,862.67	11,407,200.17
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	886,135.84	0.00	0.00	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84	886,135.84
Utilidad de Periodo	-365,071.51	-41.20	886,135.84	104,481.22	184,846.92	301,017.05	430,943.73	530,899.32	584,696.50	654,497.46	826,638.13	967,586.91	1,116,956.89	1,278,726.83	521,064.33
Ganancia o Perdida en Valores Disponible para la Venta	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
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	12,511,200.67	20.02	62,493,315.97	61,947,527.75	62,560,000.58	62,689,445.92	61,373,941.35	62,787,383.23	63,368,387.47	66,281,668.13	69,237,428.00	72,055,317.80	74,122,257.61	74,407,400.48	75,004,516.64