



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2001 | | | | 2002 | | | | 2003 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|--|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | | | |
| 1 BALANCE DE SITUACION | | | | | | | | | | | | |
| 2 Total de Activos | 51,043.53 | 51,680.41 | 47,960.28 | 49,239.53 | 52,800.52 | 51,866.67 | 56,492.95 | 56,022.58 | 62,516.64 | | | |
| 3 Activos Líquidos | 12,839.35 | 13,724.36 | 8,628.60 | 10,149.79 | 13,731.11 | 14,086.78 | 15,865.63 | 13,237.44 | 16,762.09 | | | |
| 4 Total de Préstamos | 34,747.45 | 34,286.34 | 35,532.43 | 35,316.16 | 34,319.53 | 32,906.97 | 35,427.52 | 36,995.06 | 39,686.29 | | | |
| 5 Locales | 34,747.45 | 34,286.34 | 35,532.43 | 35,316.16 | 34,319.53 | 32,906.97 | 35,427.52 | 36,995.06 | 39,686.29 | | | |
| 6 Extranjeros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 7 Total de Inversiones | 1,260.93 | 1,260.93 | 1,260.93 | 1,260.93 | 1,960.93 | 1,960.93 | 2,460.93 | 2,460.93 | 2,960.93 | | | |
| 8 Total de Depósitos | 39,721.75 | 40,012.22 | 36,267.77 | 37,381.16 | 40,373.23 | 39,132.11 | 43,719.98 | 41,500.44 | 46,304.76 | | | |
| 9 Locales | 38,721.75 | 38,918.77 | 36,267.77 | 37,381.16 | 40,373.23 | 39,132.11 | 43,719.98 | 41,500.44 | 46,304.76 | | | |
| 10 Depósitos de Oficiales | 10.01 | 11.73 | 15.95 | 5.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 11 Depósitos de Particulares | 33,188.67 | 34,488.13 | 34,478.89 | 35,658.99 | 37,725.57 | 37,594.45 | 42,106.43 | 40,009.05 | 41,821.31 | | | |
| 12 Depósitos de Bancos | 5,523.07 | 4,418.91 | 1,772.94 | 1,716.54 | 2,647.66 | 1,537.65 | 1,613.55 | 1,491.39 | 4,483.45 | | | |
| 13 Extranjeros | 1,000.00 | 1,093.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 15 Depósitos de Particulares | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 16 Depósitos de Bancos | 1,000.00 | 1,093.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 17 Patrimonio Total | 9,240.59 | 9,467.23 | 9,772.04 | 10,039.96 | 10,390.54 | 10,645.56 | 10,890.89 | 11,211.13 | 11,415.69 | | | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | | | |
| 19 Total de Activos | 51,043.53 | 51,680.41 | 47,960.28 | 49,239.53 | 51,922.02 | 51,773.54 | 52,226.61 | 52,631.06 | 57,658.58 | | | |
| 20 Activos Generadores de Ingresos | 36,008.38 | 35,547.27 | 36,793.36 | 36,577.09 | 36,144.42 | 35,207.58 | 37,340.90 | 38,016.54 | 39,463.84 | | | |
| 21 Total de Prestamos | 34,747.45 | 34,286.34 | 35,532.43 | 35,316.16 | 34,533.49 | 33,596.66 | 35,479.98 | 36,155.61 | 37,002.91 | | | |
| 22 Total de Inversiones | 1,260.93 | 1,260.93 | 1,260.93 | 1,260.93 | 1,610.93 | 1,610.93 | 1,860.93 | 1,860.93 | 2,460.93 | | | |
| 23 Patrimonio Total | 9,240.59 | 9,467.23 | 9,772.04 | 10,039.96 | 9,815.57 | 10,056.40 | 10,331.47 | 10,625.54 | 10,903.12 | | | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | | | |
| 25 Ingreso por Intereses | 4,839.80 | 1,058.63 | 2,143.35 | 3,212.84 | 8,066.29 | 977.06 | 1,932.94 | 2,981.44 | 4,139.91 | | | |
| 26 Egreso de Operaciones | 2,761.07 | 576.57 | 1,158.24 | 1,740.73 | 4,353.82 | 465.64 | 905.97 | 1,347.28 | 1,839.99 | | | |



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| 27 Ingreso Neto de Intereses | 2,078.73 | 482.06 | 985.11 | 1,472.11 | 3,712.47 | 511.42 | 1,026.98 | 1,634.15 | 2,299.92 | |
| 28 Otros Ingresos | 1,168.22 | 328.59 | 694.56 | 1,026.80 | 2,721.74 | 383.55 | 927.31 | 1,354.69 | 1,884.71 | |
| 29 Ingreso de Operaciones | 3,246.95 | 810.65 | 1,679.66 | 2,498.92 | 6,434.21 | 894.97 | 1,954.29 | 2,988.84 | 4,184.63 | |
| 30 Egresos Generales | 1,906.97 | 508.91 | 998.72 | 1,478.58 | 4,023.94 | 550.45 | 1,274.44 | 1,898.26 | 2,592.32 | |
| 31 Utilidad antes de Provisiones | 1,339.99 | 301.74 | 680.94 | 1,020.33 | 2,410.27 | 344.52 | 679.85 | 1,090.58 | 1,592.31 | |
| 32 Utilidad del Periodo | 938.86 | 226.64 | 530.84 | 795.23 | 1,542.73 | 254.52 | 499.85 | 820.58 | 1,025.15 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 3,097.74 | 2,596.09 | 2,898.73 | 2,688.65 | 1,708.24 | 2,575.94 | 1,874.59 | 1,778.50 | 1,795.42 | |
| 35 Total Provisiones Para Préstamos | 588.70 | 646.95 | 721.95 | 796.95 | 1,010.24 | 1,100.24 | 1,190.24 | 1,043.31 | 1,010.46 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 8.92 | 7.57 | 8.16 | 7.61 | 4.98 | 7.83 | 5.29 | 4.81 | 4.52 | |
| 37 Provisiones / Préstamos Vencidos (%) | 19.00 | 24.92 | 24.91 | 29.64 | 59.14 | 42.71 | 63.49 | 58.66 | 56.28 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 1.69 | 1.89 | 2.03 | 2.26 | 2.94 | 3.34 | 3.36 | 2.82 | 2.55 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 18.10 | 18.32 | 20.38 | 20.39 | 19.68 | 20.52 | 19.28 | 20.01 | 18.26 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 25.66 | 26.63 | 26.56 | 27.45 | 28.64 | 30.53 | 28.74 | 28.41 | 26.77 | |
| 42 Patrimonio / Préstamos Totales (%) | 26.59 | 27.61 | 27.50 | 28.43 | 30.28 | 32.35 | 30.74 | 30.30 | 28.76 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 32.32 | 34.30 | 23.79 | 27.15 | 34.01 | 36.00 | 36.29 | 31.90 | 36.20 | |
| 45 Activos Líquidos / Activos Totales (%) | 25.15 | 26.56 | 17.99 | 20.61 | 26.01 | 27.16 | 28.08 | 23.63 | 26.81 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 35.50 | 37.45 | 27.27 | 30.53 | 38.87 | 41.01 | 41.92 | 37.83 | 42.59 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 2.55 | 2.89 | 2.90 | 4.27 | 2.89 | 2.68 | 2.88 | 2.60 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.00 | 1.75 | 2.21 | 2.15 | 2.97 | 1.97 | 1.91 | 2.08 | 1.78 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.00 | 9.58 | 10.86 | 10.56 | 15.72 | 10.12 | 9.68 | 10.30 | 9.40 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 11.91 | 11.65 | 11.71 | 22.32 | 11.10 | 10.35 | 10.46 | 10.49 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 6.49 | 6.30 | 6.35 | 12.05 | 5.29 | 4.85 | 4.73 | 4.66 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 5.42 | 5.35 | 5.37 | 10.27 | 5.81 | 5.50 | 5.73 | 5.83 | | | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 0.00 | 62.78 | 59.46 | 59.17 | 62.54 | 61.50 | 65.21 | 63.51 | 61.95 | | | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 3.70 | 3.78 | 3.74 | 7.53 | 4.36 | 4.97 | 4.75 | 4.78 | | | |
| 56 PRODUCTIVIDAD | | | | | | | | | | | | |
| 57 Número de Empleados | 65.00 | 66.00 | 64.00 | 56.00 | 58.00 | 57.00 | 64.00 | 63.00 | 64.00 | | | |
| 58 Número de Sucursales | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | 4.00 | | | |
| 59 Préstamos / Empleados | 534.58 | 519.49 | 555.19 | 630.65 | 591.72 | 577.32 | 553.55 | 587.22 | 620.10 | | | |
| 60 Depósitos Totales / Empleados | 611.10 | 606.25 | 566.68 | 667.52 | 696.09 | 686.53 | 683.12 | 658.74 | 723.51 | | | |
| 61 Utilidad Neta / Empleados | 0.00 | 3.43 | 8.29 | 14.20 | 26.60 | 4.47 | 7.81 | 13.03 | 16.02 | | | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 3.44 | 0.36 | 17.79 | 13.78 | 18.40 | | | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | -1.23 | -4.02 | -0.30 | 4.75 | 15.64 | | | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | -1.23 | -4.02 | -0.30 | 4.75 | 15.64 | | | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 1.64 | -2.20 | 20.55 | 11.02 | 14.69 | | | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 4.26 | 0.55 | 20.55 | 11.02 | 14.69 | | | |
| 69 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 12.44 | 12.45 | 11.45 | 11.67 | 9.87 | | | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12.30 | -5.84 | 3.19 | -33.55 | | | |