



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	113,788.83	113,758.10	118,385.28	134,618.43	138,913.28	151,812.80	156,628.40	165,225.04	167,205.42	
Activos Líquidos	28,383.36	26,692.29	27,453.03	37,280.53	34,982.06	43,344.73	44,855.47	38,488.87	27,887.50	
Total de Préstamos	76,235.40	78,355.94	81,174.03	86,274.96	94,004.12	98,121.64	101,075.22	109,585.82	117,885.25	
Locales	76,235.40	78,355.94	81,174.03	86,274.96	94,004.12	98,121.64	101,075.22	109,585.82	117,885.25	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	3,484.75	3,476.86	3,468.96	3,468.96	3,453.18	3,442.66	3,432.13	9,384.57	7,260.36	
Total de Depósitos	90,023.22	89,135.85	94,054.02	108,820.41	114,287.04	128,444.34	133,169.48	143,818.82	141,085.51	
Locales	90,023.22	89,135.85	94,054.02	108,820.41	114,287.04	128,444.34	133,169.48	143,818.82	141,085.51	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	82,349.83	84,304.58	88,879.02	105,645.41	113,412.04	127,569.34	132,294.48	143,443.82	140,710.51	
Depósitos de Bancos	7,673.39	4,831.27	5,175.00	3,175.00	875.00	875.00	875.00	375.00	375.00	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,143.90	13,090.42	13,558.46	13,527.60	13,929.85	14,456.12	14,361.84	14,576.39	15,273.22	
PROMEDIO (12 MESES)										
Total de Activos	103,425.57	103,041.21	107,446.05	117,903.43	126,351.05	132,785.45	137,506.84	149,921.73	153,059.35	
Activos Generadores de Ingresos	71,971.04	73,162.70	75,571.19	82,150.92	88,588.73	91,698.55	94,575.18	104,357.15	111,301.45	
Total de Prestamos	68,458.70	69,670.05	72,086.44	78,670.12	85,119.76	88,238.79	91,124.63	97,930.39	105,944.69	
Total de Inversiones	3,512.34	3,492.64	3,484.75	3,480.80	3,468.96	3,459.76	3,450.55	6,426.77	5,356.77	
Patrimonio Total	12,515.80	12,527.29	12,914.67	13,165.39	13,536.87	13,773.27	13,960.15	14,052.00	14,601.53	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	7,677.29	2,192.83	4,437.04	6,863.16	9,575.60	2,556.05	4,934.64	7,211.87	9,877.39	
Egreso de Operaciones	3,799.79	1,168.57	2,402.15	3,784.04	5,215.98	1,465.28	2,697.82	3,906.00	5,171.27	



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	3,877.50	1,024.26	2,034.88	3,079.12	4,359.62	1,090.77	2,236.82	3,305.87	4,706.12
Otros Ingresos	2,573.37	666.73	1,368.01	2,107.24	3,153.15	1,046.87	2,360.62	4,021.61	5,833.20
Ingreso de Operaciones	6,450.87	1,690.99	3,402.89	5,186.36	7,512.78	2,137.64	4,597.44	7,327.47	10,539.32
Egresos Generales	4,553.68	1,169.28	2,351.58	3,559.90	5,220.96	1,505.13	3,334.05	5,698.54	8,104.56
Utilidad Antes de Provisiones	1,897.19	521.71	1,051.31	1,626.46	2,291.81	632.51	1,263.39	1,628.93	2,434.76
Utilidad del Periodo	1,398.75	460.95	928.99	1,423.14	1,825.38	526.27	957.00	1,171.54	1,868.37
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	641.75	750.88	778.82	894.50	1,608.42	4,599.53	2,015.88	5,007.80	3,512.33
Total Provisiones Para Préstamos	1,695.73	1,771.78	1,712.61	1,709.97	1,896.17	1,646.34	1,845.04	1,996.04	1,771.13
Préstamos Vencidos / Préstamos Totales (%)	0.84	0.96	0.96	1.04	1.71	4.69	1.99	4.57	2.98
Provisiones / Préstamos Vencidos (%)	264.24	235.96	219.90	191.16	117.89	35.79	91.53	39.86	50.43
Provisiones para Préstamos / Préstamos Totales (%)	2.22	2.26	2.11	1.98	2.02	1.68	1.83	1.82	1.50
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	11.55	11.51	11.45	10.05	10.03	9.52	9.17	8.82	9.13
Patrimonio / Activos Generadores de Ing. (%)	16.49	16.00	16.02	15.07	14.29	14.23	13.74	12.25	12.20
Patrimonio / Préstamos Totales (%)	17.24	16.71	16.70	15.68	14.82	14.73	14.21	13.30	12.96
Indice de Adecuacion de Capital	16.00	15.63	16.22	16.75	15.20	14.47	10.94	11.20	11.90
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	31.53	29.95	29.19	34.26	30.61	33.75	33.68	26.76	19.77
Activos Líquidos / Activos Totales (%)	24.94	23.46	23.19	27.69	25.18	28.55	28.64	23.29	16.68
Activos Líquidos + Inversiones / Depósitos Totales (%)	35.40	33.85	32.88	37.45	33.63	36.43	36.26	33.29	24.91
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.94	2.52	2.46	2.31	2.06	2.30	2.02	1.50	1.68
Utilidad Neta / Total de Activos (Promedio) (%)	1.35	1.79	1.73	1.61	1.44	1.59	1.39	1.04	1.22
Utilidad Neta / Patrimonio Total (Promedio) (%)	11.18	14.72	14.39	14.41	13.48	15.28	13.71	11.12	12.80
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.67	11.99	11.74	11.14	10.81	11.15	10.44	9.21	8.87
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.28	6.39	6.36	6.14	5.89	6.39	5.71	4.99	4.65
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.39	5.60	5.39	5.00	4.92	4.76	4.73	4.22	4.23



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Egresos Generales / Ingresos de Operaciones (%)	70.59	69.15	69.11	68.64	69.49	70.41	72.52	77.77	76.90
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.58	3.65	3.62	3.42	3.56	4.57	4.99	5.14	5.24
PRODUCTIVIDAD									
Número de Empleados	94.00	91.00	98.00	106.00	109.00	108.00	122.00	131.00	135.00
Número de Sucursales	6.00	6.00	7.00	7.00	7.00	7.00	7.00	8.00	8.00
Préstamos / Empleados	811.01	861.05	828.31	813.91	862.42	908.53	828.49	836.53	873.22
Depósitos Totales / Empleados	957.69	979.51	959.73	1,026.61	1,048.50	1,189.30	1,091.55	1,097.85	1,045.08
Utilidad Neta / Empleados	14.88	5.07	9.48	13.43	16.75	4.87	7.84	8.94	13.84
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	22.27	23.22	22.67	33.04	22.08	33.45	32.30	22.74	20.37
Préstamos (%)	25.63	28.49	28.85	21.40	23.31	25.23	24.52	27.02	25.40
Locales (%)	25.63	28.49	28.85	21.40	23.31	25.23	24.52	27.02	25.40
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	26.03	25.67	24.77	37.66	26.95	44.10	41.59	32.16	23.45
Locales (%)	26.03	25.99	24.77	37.66	26.95	44.10	41.59	32.16	23.45
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	10.57	9.41	10.49	5.66	5.98	10.43	5.93	7.75	9.64
Utilidad Neta (%)	-2.59	110.47	76.71	34.51	30.50	14.17	3.01	-17.68	2.36
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	75,062.56	76,992.15	79,070.11	83,839.43	89,715.67	92,910.61	94,622.38	99,268.29	108,458.68
Mención Especial	1,156.21	1,242.93	2,090.53	1,823.08	2,417.14	2,689.93	1,715.38	2,575.72	2,801.19
Subnormal	484.06	754.56	592.08	831.61	1,407.23	1,528.99	1,824.63	2,260.74	1,611.53
Dudoso	920.50	730.02	729.29	920.28	1,600.44	2,080.96	2,751.78	4,618.73	3,802.33
Irrecuperable	307.81	408.06	404.63	570.52	759.81	557.49	2,006.10	2,858.38	2,982.67
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00
Resto del País	8.58	8.36	8.38	8.37	8.34	9.08	8.65	8.53	10.06



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.15
Consumo									
Vivienda Hipotecaria	7.65	7.38	7.24	7.47	7.28	7.29	6.83	5.66	5.66
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.50
Prestamo Personal	10.71	10.72	10.74	10.77	10.73	10.72	10.60	10.50	10.47
Tarjeta de Crédito	18.20	18.18	18.24	18.40	18.49	18.13	18.05	18.07	18.16
TASA DE INTERES PASIVA									
Persona Natural	0.00	0.00	0.00	6.47	0.00	0.00	0.00	0.00	5.93
Persona Juridica	0.00	0.00	0.00	6.63	0.00	0.00	0.00	0.00	5.51