



Banco Universal, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	138,913.28	151,812.80	156,628.40	165,225.04	164,211.55	164,235.35	179,576.24	178,800.72	204,267.87	
Activos Líquidos	34,982.06	43,344.73	44,855.47	38,488.87	27,887.50	24,157.40	35,814.31	38,556.14	55,095.60	
Total de Préstamos	94,004.12	98,121.64	101,075.22	109,585.82	117,885.25	119,894.53	119,326.47	118,263.92	126,569.44	
Locales	94,004.12	98,121.64	101,075.22	109,585.82	117,885.25	119,894.53	119,326.47	118,263.92	126,569.44	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	3,453.18	3,442.66	3,432.13	9,384.57	7,260.36	7,649.37	11,637.51	11,868.75	10,634.66	
Total de Depósitos	114,287.04	128,444.34	133,169.48	143,818.82	141,085.51	140,929.57	150,255.95	156,124.09	178,218.50	
Locales	114,287.04	128,444.34	133,169.48	143,818.82	141,085.51	140,929.57	144,723.74	149,195.48	170,345.40	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	113,412.04	127,569.34	132,294.48	143,443.82	140,710.51	140,554.57	144,348.74	148,820.48	168,970.40	
Depósitos de Bancos	875.00	875.00	875.00	375.00	375.00	375.00	375.00	375.00	1,375.00	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	5,532.21	6,928.61	7,873.10	
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	5,532.21	6,928.61	7,873.10	
Patrimonio Total	13,929.85	14,456.12	14,361.84	14,576.39	15,273.22	15,765.83	15,594.41	16,030.29	16,665.00	
PROMEDIO (12 MESES)										
Total de Activos	126,351.05	132,785.45	137,506.84	149,921.73	151,562.42	158,024.08	168,102.32	172,012.88	184,239.71	
Activos Generadores de Ingresos	88,588.73	91,698.55	94,575.18	104,357.15	111,301.45	114,554.10	117,735.66	124,551.53	131,174.85	
Total de Prestamos	85,119.76	88,238.79	91,124.63	97,930.39	105,944.69	109,008.08	110,200.84	113,924.87	122,227.35	
Total de Inversiones	3,468.96	3,459.76	3,450.55	6,426.77	5,356.77	5,546.01	7,534.82	10,626.66	8,947.51	
Patrimonio Total	13,536.87	13,773.27	13,960.15	14,052.00	14,601.53	15,110.97	14,978.13	15,303.34	15,969.11	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	9,575.60	2,556.05	4,934.64	7,211.87	9,877.39	2,617.10	5,460.50	8,482.27	11,841.24	
Egreso de Operaciones	5,215.98	1,465.28	2,697.82	3,906.00	5,171.27	1,349.01	3,013.12	4,865.35	6,826.14	



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Ingreso Neto de Intereses	4,359.62	1,090.77	2,236.82	3,305.87	4,706.12	1,268.09	2,447.39	3,616.92	5,015.10
Otros Ingresos	3,153.15	1,046.87	2,360.62	4,021.61	5,833.20	1,347.18	2,758.38	4,520.82	6,215.01
Ingreso de Operaciones	7,512.78	2,137.64	4,597.44	7,327.47	10,539.32	2,615.27	5,205.77	8,137.74	11,230.11
Egresos Generales	5,220.96	1,505.13	3,334.05	5,698.54	8,104.56	1,974.72	3,938.03	6,517.15	8,841.93
Utilidad Antes de Provisiones	2,291.81	632.51	1,263.39	1,628.93	2,434.76	640.54	1,267.74	1,620.59	2,388.18
Utilidad del Periodo	1,825.38	526.27	957.00	1,171.54	1,868.37	492.61	978.80	1,181.65	1,309.25
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,608.42	4,599.53	2,015.88	5,007.80	3,512.33	4,151.42	3,411.26	3,453.44	2,946.95
Total Provisiones Para Préstamos	1,896.17	1,646.34	1,845.04	1,996.04	1,771.13	1,919.07	2,060.07	2,210.07	2,042.90
Préstamos Vencidos / Préstamos Totales (%)	1.71	4.69	1.99	4.57	2.98	3.46	2.86	2.92	2.33
Provisiones / Préstamos Vencidos (%)	117.89	35.79	91.53	39.86	50.43	46.23	60.39	64.00	69.32
Provisiones Para Préstamos / Préstamos Totales (%)	2.02	1.68	1.83	1.82	1.50	1.60	1.73	1.87	1.61
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	10.03	9.52	9.17	8.82	9.30	9.60	8.68	8.97	8.16
Patrimonio / Activos Generadores de Ing. (%)	14.29	14.23	13.74	12.25	12.20	12.36	11.91	12.32	12.15
Patrimonio / Préstamos Totales (%)	14.82	14.73	14.21	13.30	12.96	13.15	13.07	13.55	13.17
Indice de Adecuacion de Capital	15.20	14.47	10.94	11.20	0.00	15.70	16.80	15.28	14.86
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	30.61	33.75	33.68	26.76	19.77	17.14	23.84	24.70	30.91
Activos Líquidos / Activos Totales (%)	25.18	28.55	28.64	23.29	16.98	14.71	19.94	21.56	26.97
Activos Líquidos + Inversiones / Depósitos Totales (%)	33.63	36.43	36.26	33.29	24.91	22.57	31.58	32.30	36.88
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.06	2.30	2.02	1.50	1.68	1.72	1.66	1.26	1.00
Utilidad Neta / Total de Activos (Promedio) (%)	1.44	1.59	1.39	1.04	1.23	1.25	1.16	0.92	0.71
Utilidad Neta / Patrimonio Total (Promedio) (%)	13.48	15.28	13.71	11.12	12.80	13.04	13.07	10.30	8.20
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.81	11.15	10.44	9.21	8.87	9.14	9.28	9.08	9.03
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.89	6.39	5.71	4.99	4.65	4.71	5.12	5.21	5.20



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.92	4.76	4.73	4.22	4.23	4.43	4.16	3.87	3.82
Egresos Generales / Ingresos de Operaciones (%)	69.49	70.41	72.52	77.77	76.90	75.51	75.65	80.09	78.73
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.56	4.57	4.99	5.14	5.24	4.70	4.69	4.84	4.74
PRODUCTIVIDAD									
Número de Empleados	109.00	108.00	122.00	131.00	135.00	135.00	146.00	146.00	145.00
Número de Sucursales	7.00	7.00	7.00	8.00	8.00	0.00	8.00	0.00	0.00
Préstamos / Empleados	862.42	908.53	828.49	836.53	873.22	888.11	817.30	810.03	872.89
Depósitos Totales / Empleados	1,048.50	1,189.30	1,091.55	1,097.85	1,045.08	1,043.92	1,029.15	1,069.34	1,229.09
Utilidad Neta / Empleados	16.75	4.87	7.84	8.94	13.84	3.65	6.70	8.09	9.03
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	22.08	33.45	32.30	22.74	18.21	8.18	14.65	8.22	24.39
Préstamos (%)	23.31	25.23	24.52	27.02	25.40	22.19	18.06	7.92	7.37
Locales (%)	23.31	25.23	24.52	27.02	25.40	22.19	18.06	7.92	7.37
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	26.95	44.10	41.59	32.16	23.45	9.72	12.83	8.56	26.32
Locales (%)	26.95	44.10	41.59	32.16	23.45	9.72	8.68	3.74	20.74
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	5.98	10.43	5.93	7.75	9.64	9.06	8.58	9.97	9.11
Utilidad Neta (%)	30.50	14.17	3.01	-17.68	2.36	-6.40	2.28	0.86	-29.93
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	89,715.67	92,910.61	94,622.38	99,268.29	108,458.68	111,031.28	112,509.01	111,520.05	120,809.33
Mencion Especial	2,417.14	2,689.93	1,715.38	2,575.72	2,801.19	2,292.01	1,891.16	2,031.13	2,141.39
Subnormal	1,407.23	1,528.99	1,824.63	2,260.74	1,611.53	1,424.10	1,068.73	746.09	928.36
Dudoso	1,600.44	2,080.96	2,751.78	4,618.73	3,802.33	4,029.02	2,777.84	4,011.17	2,884.19
Irrecuperable	759.81	557.49	2,006.10	2,858.38	2,982.67	3,037.18	3,139.78	2,165.55	1,849.07
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	0.00	0.00	0.00	0.00	11.00	11.00	11.00	11.00	11.00
Resto del País	11.06	12.02	11.81	11.76	11.00	10.95	11.00	11.06	10.96
Al por Menor	0.00	0.00	0.00	0.00	10.41	10.53	10.38	10.33	10.50
Consumo									
Vivienda Hipotecaria	6.97	6.64	6.55	6.14	5.91	6.71	6.75	6.60	6.33
Prestamo Personal Auto	0.00	0.00	0.00	0.00	10.50	10.50	10.50	10.50	10.50
Prestamo Personal	10.29	10.30	10.23	10.38	10.44	10.22	10.21	10.37	10.48
Tarjeta de Crédito	19.53	19.47	19.64	19.67	19.67	19.54	18.89	17.08	16.78
TASA DE INTERES PASIVA									
Persona Natural	0.00	0.00	0.00	0.00	5.93	5.82	5.82	5.82	5.82
Persona Juridica	0.00	0.00	0.00	0.00	5.51	5.45	5.57	5.67	5.75