



**CALIFICACION DE CREDITOS POR TIPO DE BANCA  
BANCO UNIVERSAL, S.A.**

(En Millones de Balboas)

| Descripcion      | 2007         |              | 2008          |               |               | 2009          |               |               |               |
|------------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                  | Trimestre IV | Trimestre I  | Trimestre II  | Trimestre III | Trimestre IV  | Trimestre I   | Trimestre II  | Trimestre III | Trimestre IV  |
| NORMAL           | 89.72        | 92.91        | 94.62         | 99.27         | 108.46        | 111.03        | 112.51        | 111.52        | 120.81        |
| MENCIÓN ESPECIAL | 2.42         | 2.69         | 1.72          | 2.58          | 2.80          | 2.29          | 1.89          | 2.03          | 2.14          |
| SUBNORMAL        | 1.41         | 1.53         | 1.82          | 2.26          | 1.61          | 1.42          | 1.07          | 0.75          | 0.93          |
| DUDOSO           | 1.60         | 2.08         | 2.75          | 4.62          | 3.80          | 4.03          | 2.78          | 4.01          | 2.88          |
| IRRECUPERABLE    | 0.76         | 0.56         | 2.01          | 2.86          | 2.98          | 3.04          | 3.14          | 2.17          | 1.85          |
| <b>TOTAL</b>     | <b>95.90</b> | <b>99.77</b> | <b>102.92</b> | <b>111.58</b> | <b>119.66</b> | <b>121.81</b> | <b>121.39</b> | <b>120.47</b> | <b>128.61</b> |