

**BANCO UNIVERSAL, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	164,211.55	164,235.35	179,576.24	178,800.72	204,267.87	220,380.69	248,381.69	266,236.44	270,052.17
ACTIVOS LIQUIDOS	27,887.50	24,157.40	35,814.31	38,556.14	55,095.60	60,736.89	72,808.04	79,144.87	71,303.99
TOTAL DE PRESTAMOS	117,885.25	119,894.53	119,326.46	118,263.92	126,569.44	128,003.99	139,342.25	147,473.95	158,730.24
LOCALES	117,885.25	119,894.53	119,326.46	118,263.92	126,569.44	128,003.99	139,342.25	147,473.95	158,730.24
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	7,260.36	7,649.37	11,637.51	11,868.75	10,634.66	14,213.08	20,959.32	24,418.47	23,563.04
TOTAL DE DEPOSITOS	141,085.51	140,929.57	150,255.95	156,124.09	178,218.50	197,307.44	224,286.70	239,552.65	237,271.36
LOCALES	141,085.51	140,929.57	144,723.74	149,195.48	170,345.40	189,182.54	215,391.17	230,618.46	218,287.37
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	140,710.51	140,554.57	144,348.74	148,820.48	168,970.40	188,598.04	214,877.91	229,889.47	217,686.50
DEPOSITOS DE BANCOS	375.00	375.00	375.00	375.00	1,375.00	584.49	513.26	728.99	600.87
EXTRANJEROS	0.00	0.00	5,532.21	6,928.61	7,873.10	8,124.90	8,895.53	8,934.19	18,983.99
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	5,532.21	6,928.61	7,873.10	8,124.90	8,895.53	8,934.19	18,983.99
PATRIMONIO TOTAL	15,273.22	15,765.83	15,594.41	16,030.29	16,665.00	17,194.42	16,436.37	17,628.78	17,314.11
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	151,562.42	158,024.08	168,102.32	172,012.88	184,239.71	192,308.02	213,978.96	222,518.58	237,160.02
ACTIVOS GENERADORES DE INGRESOS	111,301.45	114,554.10	117,735.66	124,551.53	131,174.85	134,880.48	145,632.77	151,012.55	159,748.69
TOTAL DE PRESTAMOS	105,944.69	109,008.08	110,200.84	113,924.87	122,227.35	123,949.26	129,334.36	132,868.94	142,649.84
TOTAL DE INVERSIONES	5,356.77	5,546.01	7,534.82	10,626.66	8,947.51	10,931.22	16,298.41	18,143.61	17,098.85
PATRIMONIO TOTAL	14,601.53	15,110.97	14,978.13	15,303.34	15,969.11	16,480.12	16,015.39	16,829.53	16,989.56
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,877.39	2,617.10	5,460.50	8,482.27	11,841.24	3,088.17	6,577.82	10,681.51	14,364.79
EGRESOS DE OPERACIONES	5,171.27	1,349.01	3,013.12	4,865.35	6,826.14	2,039.17	4,363.10	6,693.24	9,077.26
INGRESO NETO DE INTERESES	4,706.12	1,268.09	2,447.39	3,616.92	5,015.10	1,049.00	2,214.72	3,988.26	5,287.53

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OTROS INGRESOS	5,833.20	1,347.18	2,758.38	4,520.82	6,215.01	605.54	1,293.49	2,044.78	2,838.49
INGRESO DE OPERACIONES	10,539.32	2,615.27	5,205.77	8,137.74	11,230.11	1,654.54	3,508.21	6,033.04	8,126.02
EGRESOS GENERALES	8,104.56	1,974.72	3,938.03	6,517.15	8,841.93	1,457.24	3,060.20	4,784.70	6,606.58
UTILIDAD ANTES DE PROVISIONES	2,434.76	640.54	1,267.74	1,620.59	2,388.18	197.30	448.00	1,248.34	1,519.45
UTILIDAD DEL PERIODO	1,868.37	492.61	978.80	1,181.65	1,309.25	197.30	448.00	1,142.79	1,130.40
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	3,512.33	4,151.42	3,411.26	3,453.44	2,946.95	2,707.28	2,411.28	2,863.64	2,512.68
TOTAL PROVISIONES PARA PRESTAMOS	1,771.13	1,919.07	2,060.07	2,210.07	2,042.90	2,036.91	2,031.14	2,131.14	2,336.16
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.98	3.46	2.86	2.92	2.33	2.11	1.73	1.94	1.58
PROVISIONES / PRESTAMOS VENCIDOS (%)	50.43	46.23	60.39	64.00	69.32	75.24	84.23	74.42	92.97
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.50	1.60	1.73	1.87	1.61	1.59	1.46	1.45	1.47
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.30	9.60	8.68	8.97	8.16	7.80	6.62	6.62	6.41
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.20	12.36	11.91	12.32	12.15	12.09	10.25	10.26	9.50
PATRIMONIO / PRESTAMOS TOTALES (%)	12.96	13.15	13.07	13.55	13.17	13.43	11.80	11.95	10.91
INDICE DE ADECUACION DE CAPITAL	16.14	19.44	16.81	15.28	14.86	14.14	11.51	14.86	13.15
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.77	17.14	23.84	24.70	30.91	30.78	32.46	33.04	30.05
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.98	14.71	19.94	21.56	26.97	27.56	29.31	29.73	26.40
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	24.91	22.57	31.58	32.30	36.88	37.99	41.81	43.23	39.98
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.72	1.66	1.26	1.00	0.59	0.62	1.01	0.71
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.25	1.16	0.92	0.71	0.41	0.42	0.68	0.48
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.80	13.04	13.07	10.30	8.20	4.79	5.59	9.05	6.65
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.87	9.14	9.28	9.08	9.03	9.16	9.03	9.43	8.99
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.65	4.71	5.12	5.21	5.20	6.05	5.99	5.91	5.68
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.23	4.43	4.16	3.87	3.82	3.11	3.04	3.52	3.31



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ZONA LIBRE	10.50	10.50	10.50	10.50	10.50	10.64	10.61	10.61	10.57
RESTO DEL PAIS	10.96	10.94	10.95	11.04	11.10	10.88	10.90	10.66	10.32
AL POR MENOR	10.39	10.59	10.44	10.50	10.55	10.24	10.31	10.20	10.12
CONSUMO									
VIVIENDA HIPOTECARIA	6.28	7.08	7.12	6.93	6.58	6.41	6.67	6.24	6.69
PRESTAMO PERSONAL AUTO	10.58	10.58	10.58	10.50	10.50	10.50	10.50	10.50	10.50
PRESTAMO PERSONAL	10.42	10.24	10.20	10.25	10.41	10.36	10.05	10.11	9.92
TARJETA DE CREDITO	19.27	19.15	18.58	17.22	16.69	16.76	17.82	16.88	16.80
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.81	5.79	5.96	5.78	5.77	5.76	5.75	5.45	5.42
PERSONA JURIDICA	5.39	5.36	5.45	5.52	5.72	5.60	5.48	5.41	5.19