



**BANCO UNIVERSAL, S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	33,982,057.05	42,344,727.06	43,855,474.99	37,488,866.54	24,887,503.66
Depósitos Internos en Bancos	23,433,846.12	31,362,280.46	32,126,395.46	13,906,748.18	10,088,904.88
A la Vista	2,264,728.99	4,038,949.98	2,935,297.45	3,076,748.18	-611,095.12
A Plazo	21,169,117.13	27,323,330.48	29,191,098.01	10,830,000.00	10,700,000.00
Depósitos Externos en Bancos	8,105,716.11	8,946,665.77	9,313,235.08	21,439,848.03	6,674,795.89
A la Vista	1,905,716.11	2,096,665.77	2,463,235.08	3,789,848.03	1,674,795.89
A Plazo	6,200,000.00	6,850,000.00	6,850,000.00	17,650,000.00	5,000,000.00
Otros	2,442,494.82	2,035,780.83	2,415,844.45	2,142,270.33	8,123,802.89
<b>CARTERA CREDITICIA NETA</b>	100,208,844.74	104,058,541.37	106,846,351.01	115,052,647.31	127,644,330.89
Interna	96,008,195.43	99,871,900.04	103,024,468.29	111,729,695.48	119,690,484.89
Externa	7,385,446.21	7,089,656.45	7,044,820.58	6,780,193.00	10,908,628.86
Menos Provisiones	3,184,796.90	2,903,015.12	3,222,937.86	3,457,241.17	2,954,782.86
Interna	2,885,836.61	2,607,530.80	2,855,506.68	3,087,728.56	2,615,178.56
Externa	298,960.29	295,484.32	367,431.18	369,512.61	339,604.30
<b>INVERSIONES EN VALORES NETA</b>	117,254.78	106,731.92	96,209.06	6,048,641.47	3,499,430.43
Internas	117,254.78	106,731.92	96,209.06	6,048,641.47	1,995,763.34
Externas	0.00	0.00	0.00	0.00	1,503,667.09
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	9,416,636.38	9,726,808.55	10,122,553.52	10,589,934.91	11,597,475.51
Internos	9,328,113.14	9,498,735.62	9,946,591.28	10,366,301.12	11,484,679.81



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Externos	88,523.24	228,072.93	175,962.24	223,633.79	112,795.70
<b>ACTIVO TOTAL NETO</b>	<b>143,724,792.95</b>	<b>156,236,808.90</b>	<b>160,920,588.58</b>	<b>169,180,090.23</b>	<b>167,628,740.49</b>
<b>DEPOSITOS</b>	<b>117,530,107.91</b>	<b>131,371,155.51</b>	<b>135,858,711.02</b>	<b>146,092,025.99</b>	<b>142,038,408.69</b>
Internos	117,530,107.91	131,371,155.51	135,858,711.02	146,092,025.99	135,676,443.47
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	105,714,402.93	115,375,854.31	118,472,297.58	120,796,851.01	118,238,889.60
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	83,946,687.40	87,380,908.38	89,308,489.78	91,524,429.53	88,057,864.04
De Ahorros	21,767,715.53	27,994,945.93	29,163,807.80	29,272,421.48	30,181,025.56
De Bancos	11,815,704.98	15,995,301.20	17,386,413.44	25,295,174.98	17,437,553.87
A la Vista	10,940,704.98	15,120,301.20	16,511,413.44	24,920,174.98	17,062,553.87
A Plazo	875,000.00	875,000.00	875,000.00	375,000.00	375,000.00
Externos	0.00	0.00	0.00	0.00	6,361,965.22
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	9,361,965.22
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	9,327,067.89
De Ahorros	0.00	0.00	0.00	0.00	34,897.33
De Bancos	0.00	0.00	0.00	0.00	-3,000,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	-3,000,000.00
<b>OBLIGACIONES</b>	<b>5,118,472.66</b>	<b>3,017,816.78</b>	<b>2,669,957.83</b>	<b>0.00</b>	<b>1,470,141.86</b>
Internas	5,118,472.66	3,017,816.78	2,669,957.83	0.00	1,470,141.86
Externas	0.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	4,707,316.07	4,856,738.39	5,464,304.09	5,796,842.95	6,091,867.85
Internos	4,646,715.22	4,583,393.36	5,117,928.10	5,379,758.57	6,025,601.47
Externos	60,600.85	273,345.03	346,375.99	417,084.38	66,266.38
PATRIMONIO	16,368,896.31	16,991,098.22	16,927,615.64	17,291,221.29	18,028,322.09
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	6,368,896.31	6,991,098.22	6,927,615.64	7,291,221.29	8,028,322.09
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	143,724,792.95	156,236,808.90	160,920,588.58	169,180,090.23	167,628,740.49