



BANCO UNIVERSAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	24,887,503.66	21,157,396.33	32,814,312.69	35,556,140.27	55,993,439.42
Depósitos Internos en Bancos	15,497,968.45	15,263,467.63	23,525,163.91	26,083,861.04	39,865,123.36
A la Vista	4,797,968.45	6,563,467.63	4,205,163.91	2,383,861.04	7,635,123.36
A Plazo	10,700,000.00	8,700,000.00	19,320,000.00	23,700,000.00	32,230,000.00
Depósitos Externos en Bancos	6,674,795.89	3,222,049.88	6,409,822.15	6,358,595.96	12,296,196.64
A la Vista	1,674,795.89	322,049.88	859,822.15	758,595.96	2,646,196.64
A Plazo	5,000,000.00	2,900,000.00	5,550,000.00	5,600,000.00	9,650,000.00
Otros	2,714,739.32	2,671,878.82	2,879,326.63	3,113,683.27	3,832,119.42
CARTERA CREDITICIA NETA	123,183,330.89	125,566,789.95	124,926,586.51	123,834,896.87	132,362,996.29
Interna	115,229,484.89	117,912,998.85	128,080,688.09	121,272,371.81	129,693,222.09
Externa	10,908,628.86	10,739,627.38	0.00	5,796,724.55	5,551,466.78
Menos Provisiones	2,954,782.86	3,085,836.28	3,154,101.58	3,234,199.49	2,881,692.58
Interna	2,615,178.56	2,742,731.25	3,154,101.58	2,886,231.92	2,687,828.18
Externa	339,604.30	343,105.03	0.00	347,967.57	193,864.40
INVERSIONES EN VALORES NETA	6,649,970.14	6,137,347.48	7,468,343.06	7,707,826.86	7,223,730.99
Internas	5,146,303.05	4,634,140.68	3,990,500.95	6,204,783.33	7,223,730.99
Externas	1,503,667.09	1,503,206.80	3,477,842.11	1,503,043.53	0.00
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
OTROS ACTIVOS	11,156,056.48	11,550,880.53	12,737,501.94	13,236,322.81	12,683,611.01



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Internos	11,043,260.78	11,383,906.12	12,704,345.08	12,846,402.20	10,520,676.64
Externos	112,795.70	166,974.41	33,156.86	389,920.61	2,162,934.37
ACTIVO TOTAL NETO	165,876,861.17	164,412,414.29	177,946,744.20	180,335,186.81	208,263,777.71
DEPOSITOS	140,535,330.65	140,199,420.28	149,263,519.98	154,995,708.56	176,654,757.04
Internos	134,173,365.43	135,359,799.76	144,671,579.60	145,293,376.34	178,036,386.06
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	116,738,889.60	119,849,139.27	123,653,331.35	130,823,128.13	139,901,981.05
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	86,557,864.04	92,543,005.89	94,791,473.93	101,863,955.32	108,665,944.68
De Ahorros	30,181,025.56	27,306,133.38	28,861,857.42	28,959,172.81	31,236,036.37
De Bancos	17,434,475.83	15,510,660.49	21,018,248.25	14,470,248.21	38,134,405.01
A la Vista	17,059,475.83	15,135,660.49	17,143,248.25	14,470,248.21	32,588,862.01
A Plazo	375,000.00	375,000.00	3,875,000.00	0.00	5,545,543.00
Externos	6,361,965.22	4,839,620.52	4,591,940.38	9,702,332.22	-1,381,629.02
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	9,361,965.22	4,839,620.52	4,591,940.38	5,895,722.31	6,481,795.22
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	9,327,067.89	4,829,297.84	4,581,617.21	5,383,952.70	6,411,329.61
De Ahorros	34,897.33	10,322.68	10,323.17	511,769.61	70,465.61
De Bancos	-3,000,000.00	0.00	0.00	3,806,609.91	-7,863,424.24
A la Vista	0.00	0.00	0.00	3,431,609.91	-4,363,424.24
A Plazo	-3,000,000.00	0.00	0.00	375,000.00	-3,500,000.00
OBLIGACIONES	2,970,141.86	2,193,009.23	4,241,079.46	0.00	4,767,157.20



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Internas	2,970,141.86	2,193,009.23	4,241,079.46	0.00	4,767,157.20
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	5,650,448.82	5,338,612.52	5,740,284.62	5,941,878.44	6,084,406.76
Internos	5,584,182.44	5,277,760.45	5,731,326.59	5,921,123.65	6,075,248.18
Externos	66,266.38	60,852.07	8,958.03	20,754.79	9,158.58
PATRIMONIO	16,720,939.84	16,681,372.26	18,701,860.14	19,397,599.81	20,757,456.71
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	224,658.38	0.00	0.00	0.00	0.00
Otras Reservas	-1,307,382.25	-1,782,819.44	-657,609.20	-199,923.23	307,194.37
Utilidad del periodo y de periodos anteriores	7,803,663.71	8,464,191.70	9,359,469.34	9,597,523.04	10,450,262.34
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	165,876,861.17	164,412,414.29	177,946,744.20	180,335,186.81	208,263,777.71