

Banco Universal, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
DE DICIEMBRE 2011 A DICIEMBRE 2012

	2011	2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	100,784,627.16	125,284,692.97	85,814,241.49	68,179,679.30	90,522,234.50
DEPÓSITOS INTERNOS EN BANCOS	78,402,060.99	74,006,665.45	51,856,108.68	48,704,177.00	65,860,362.13
A LA VISTA	55,702,060.99	44,306,665.45	21,656,108.68	26,504,177.00	33,160,362.13
A PLAZO	22,700,000.00	29,700,000.00	30,200,000.00	22,200,000.00	32,700,000.00
DEPÓSITOS EXTERNOS EN BANCOS	17,202,869.06	43,945,333.35	25,595,283.14	12,389,228.29	17,456,745.25
A LA VISTA	17,202,869.06	43,945,333.35	25,595,283.14	7,389,228.29	7,456,745.25
A PLAZO	0.00	0.00	0.00	5,000,000.00	10,000,000.00
OTROS	5,179,697.11	7,332,694.17	8,362,849.67	7,086,274.01	7,205,127.12
CARTERA CREDITICIA NETA	191,216,103.63	199,927,674.79	218,025,534.13	228,618,314.01	231,156,005.99
INTERNA	191,329,798.64	200,399,357.04	218,883,192.78	230,963,663.94	231,295,471.39
EXTERNA	4,284,991.08	4,188,025.23	4,067,604.13	3,934,039.76	5,320,094.41
MENOS PROVISIONES	(4,398,686.09)	(4,659,707.48)	(4,925,262.78)	(6,279,389.69)	(5,459,559.81)
INTERNA	(4,256,482.43)	(4,505,701.25)	(4,768,453.98)	(6,117,770.31)	(5,265,490.02)
EXTERNA	(142,203.66)	(154,006.23)	(156,808.80)	(161,619.38)	(194,069.79)
INVERSIONES EN VALORES NETA	23,404,306.20	34,284,223.80	37,608,356.79	39,892,282.61	40,399,961.02
INTERNAS	23,404,306.20	34,284,223.80	37,608,356.79	39,892,282.61	40,399,961.02
EXTERNAS	0.00	0.00	0.00	0.00	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	20,773,999.47	21,383,128.88	22,043,949.20	27,919,059.28	26,566,965.99
INTERNOS	20,581,244.98	21,287,144.75	21,858,350.35	27,715,308.98	26,345,324.72
EXTERNOS	192,754.49	95,984.13	185,598.85	203,750.30	221,641.27
ACTIVO TOTAL NETO	336,179,036.46	380,879,720.44	363,492,081.61	364,609,335.20	388,645,167.50
DEPOSITOS	290,088,762.68	318,421,170.04	314,848,732.15	316,210,589.90	337,926,294.89
INTERNOS	276,642,381.75	283,089,604.65	282,840,181.32	303,228,229.74	328,067,950.49
OFICIALES	0.00	0.00	0.00	0.00	0.00

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DE PARTICULARES	212,826,917.96	217,774,261.28	232,920,021.13	243,505,431.30	264,444,215.28
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	170,410,787.37	170,957,359.17	188,609,915.39	195,371,974.52	205,354,226.77
DE AHORROS	42,416,130.59	46,816,902.11	44,310,105.74	48,133,456.78	59,089,988.51
DE BANCOS	63,815,463.79	65,315,343.37	49,920,160.19	59,722,798.44	63,623,735.21
A LA VISTA	63,815,463.79	65,315,343.37	49,920,160.19	57,722,682.88	59,623,357.38
A PLAZO	0.00	0.00	0.00	2,000,115.56	4,000,377.83
EXTERNOS	13,446,380.93	35,331,565.39	32,008,550.83	12,982,360.16	9,858,344.40
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	3,336,940.94	3,044,685.04	2,945,578.86	2,982,866.96	2,850,000.00
A LA VISTA	0.00	0.00	0.00	0.00	0.00
A PLAZO	2,850,000.00	2,850,000.00	2,850,000.00	2,850,000.00	2,850,000.00
DE AHORROS	486,940.94	194,685.04	95,578.86	132,866.96	0.00
DE BANCOS	10,109,439.99	32,286,880.35	29,062,971.97	9,999,493.20	7,008,344.40
A LA VISTA	7,109,439.99	29,286,880.35	24,062,971.97	6,999,493.20	4,008,344.40
A PLAZO	3,000,000.00	3,000,000.00	5,000,000.00	3,000,000.00	3,000,000.00
OBLIGACIONES	13,992,872.78	1,790,129.69	4,097,293.40	1,485,185.84	4,867,895.73
INTERNAS	13,992,872.78	1,790,129.69	4,097,293.40	1,485,185.84	4,867,895.73
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	9,187,107.07	29,867,074.05	13,730,725.89	13,922,587.27	10,845,947.93
INTERNOS	8,715,401.81	29,631,792.50	13,479,446.46	13,851,429.51	9,297,936.07
EXTERNOS	471,705.26	235,281.55	251,279.43	71,157.76	1,548,011.86
PATRIMONIO	22,910,293.93	30,801,346.66	30,815,330.17	32,990,972.19	35,005,028.95
CAPITAL	10,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00	15,000,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	(2,198,200.93)	340,514.16	(426,840.35)	47,253.34	1,775,344.55
UTILIDAD DEL PERIODO Y DE	15,108,494.86	15,460,832.50	16,242,170.52	17,416,553.60	17,636,372.94

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PERIODOS ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	0.00	0.00	0.00	527,165.25	593,311.46
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	336,179,036.46	380,879,720.44	363,492,081.61	364,609,335.20	388,645,167.50