

BANCO UNIVERSAL, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A MARZO 2016

	2015	2016			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	66,892,248.40	75,963,239.29	0.00	0.00	0.00
DEPÓSITOS INTERNOS EN BANCOS	49,566,965.50	50,598,768.20	0.00	0.00	0.00
A LA VISTA	39,261,589.17	30,588,117.70	0.00	0.00	0.00
A PLAZO	10,305,376.33	20,010,650.50	0.00	0.00	0.00
DEPÓSITOS EXTERNOS EN BANCOS	8,691,369.32	10,655,977.40	0.00	0.00	0.00
A LA VISTA	8,691,369.32	10,655,977.40	0.00	0.00	0.00
A PLAZO	0.00	0.00	0.00	0.00	0.00
OTROS	8,633,913.58	14,708,493.69	0.00	0.00	0.00
CARTERA CREDITICIA NETA	201,882,022.28	184,842,632.23	0.00	0.00	0.00
INTERNA	205,448,273.77	191,668,441.09	0.00	0.00	0.00
EXTERNA	2,596,048.17	2,457,894.17	0.00	0.00	0.00
MENOS PROVISIONES	(6,162,299.66)	(9,283,703.03)	0.00	0.00	0.00
INTERNA	(5,598,418.13)	(9,188,399.80)	0.00	0.00	0.00
EXTERNA	(563,881.53)	(95,303.23)	0.00	0.00	0.00
INVERSIONES EN VALORES NETA	34,315,557.94	28,193,494.36	0.00	0.00	0.00
INTERNAS	34,315,557.94	5,800,862.50	0.00	0.00	0.00
EXTERNAS	0.00	22,392,631.86	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	26,978,761.00	28,084,109.74	0.00	0.00	0.00
INTERNOS	26,932,447.08	27,480,931.80	0.00	0.00	0.00
EXTERNOS	46,313.92	603,177.94	0.00	0.00	0.00
ACTIVO TOTAL NETO	330,068,589.62	317,083,475.62	0.00	0.00	0.00
DEPOSITOS	277,930,418.05	265,915,540.23	0.00	0.00	0.00
INTERNOS	277,029,852.12	257,008,705.19	0.00	0.00	0.00
OFICIALES	0.00	1,126,722.09	0.00	0.00	0.00



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DE PARTICULARES	269,529,852.12	247,978,451.20	0.00	0.00	0.00
A LA VISTA	36,633,245.98	29,938,333.36	0.00	0.00	0.00
A PLAZO	182,946,198.11	174,186,338.93	0.00	0.00	0.00
DE AHORROS	49,950,408.03	43,853,778.91	0.00	0.00	0.00
DE BANCOS	7,500,000.00	7,903,531.90	0.00	0.00	0.00
A LA VISTA	0.00	4,903,531.90	0.00	0.00	0.00
A PLAZO	7,500,000.00	3,000,000.00	0.00	0.00	0.00
EXTERNOS	900,565.93	8,906,835.04	0.00	0.00	0.00
OFICIALES	0.00	0.00	0.00	0.00	0.00
DE PARTICULARES	900,565.93	4,397,984.93	0.00	0.00	0.00
A LA VISTA	8,372.40	4,170,000.00	0.00	0.00	0.00
A PLAZO	670,000.00	0.00	0.00	0.00	0.00
DE AHORROS	222,193.53	227,984.93	0.00	0.00	0.00
DE BANCOS	0.00	4,508,850.11	0.00	0.00	0.00
A LA VISTA	0.00	8,850.11	0.00	0.00	0.00
A PLAZO	0.00	4,500,000.00	0.00	0.00	0.00
OBLIGACIONES	205,878.16	101,706.88	0.00	0.00	0.00
INTERNAS	205,878.16	101,706.88	0.00	0.00	0.00
EXTERNAS	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	9,834,718.45	12,397,125.17	0.00	0.00	0.00
INTERNOS	9,700,806.64	12,244,569.56	0.00	0.00	0.00
EXTERNOS	133,911.81	152,555.61	0.00	0.00	0.00
PATRIMONIO	42,097,574.96	38,669,103.34	0.00	0.00	0.00
CAPITAL	32,450,982.34	32,450,982.34	0.00	0.00	0.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	13,085,476.78	12,285,583.73	0.00	0.00	0.00
UTILIDAD DEL PERIODO Y DE PERIODOS	6,694,088.24	(6,106,793.16)	0.00	0.00	0.00



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ANTERIORES					
GAN/PERD EN INV. DIS. PARA LA VENTA	(10,132,972.40)	39,330.43	0.00	0.00	0.00
DEUDA SUBORDINADA	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	330,068,589.62	317,083,475.62	0.00	0.00	0.00