



Unibanca, Banco Universal, C.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

| Descripcion | 2002 | | | | 2003 | | | | | | | | | | | |
|--|----------------|---------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| ACTIVOS LIQUIDOS | -61,461,097.02 | -54.30 | 113,195,337.85 | 173,216,916.42 | 143,115,187.92 | 95,158,986.88 | 90,088,608.78 | 86,363,935.96 | 87,909,573.45 | 91,382,918.71 | 89,778,247.13 | 97,558,376.64 | 98,875,023.41 | 91,400,320.75 | 51,734,240.83 | |
| Depositos Locales en Bancos | -538,301.94 | -71.86 | 749,088.83 | 171,251,800.46 | 138,818,996.40 | 10,605,128.09 | 432,831.05 | 309,556.50 | 251,162.36 | 428,296.85 | 309,110.91 | 400,297.95 | 479,965.49 | 262,197.23 | 210,786.89 | |
| A la Vista | -538,301.94 | -71.86 | 749,088.83 | 892,853.76 | 663,926.80 | 451,971.85 | 432,831.05 | 309,556.50 | 251,162.36 | 428,296.85 | 309,110.91 | 400,297.95 | 479,965.49 | 262,197.23 | 210,786.89 | |
| A Plazo | 0.00 | 0.00 | 0.00 | 170,358,946.70 | 138,155,069.60 | 10,153,156.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Depositos Extranjeros en Bancos | -60,911,295.08 | -54.18 | 112,430,249.02 | 1,949,115.96 | 4,280,191.52 | 84,537,858.79 | 89,639,777.73 | 86,049,879.46 | 87,653,911.09 | 90,950,121.86 | 89,464,636.22 | 97,153,578.69 | 98,390,557.92 | 91,133,623.52 | 51,518,953.94 | |
| A la Vista | -175,580.02 | -11.90 | 1,475,337.44 | 1,099,115.96 | 3,005,191.52 | 907,947.21 | 704,268.22 | 524,417.49 | 1,300,314.56 | 596,525.33 | 907,106.37 | 1,284,382.17 | 646,361.40 | 5,389,427.00 | 1,299,757.42 | |
| A Plazo | -60,735,715.06 | -54.74 | 110,954,911.58 | 850,000.00 | 1,275,000.00 | 83,629,911.58 | 88,935,509.51 | 85,525,461.97 | 86,353,596.53 | 90,353,596.53 | 88,557,529.85 | 95,869,196.52 | 97,744,196.52 | 85,744,196.52 | 50,219,196.52 | |
| Otros | -11,500.00 | -71.88 | 16,000.00 | 16,000.00 | 16,000.00 | 16,000.00 | 16,000.00 | 4,500.00 | 4,500.00 | 4,500.00 | 4,500.00 | 4,500.00 | 4,500.00 | 4,500.00 | 4,500.00 | |
| CARTERA CREDITICIA | -2,308,233.97 | -10.60 | 21,775,073.06 | 19,297,111.05 | 19,297,111.05 | 19,287,111.05 | 19,264,943.04 | 19,264,943.04 | 21,051,040.67 | 21,028,969.33 | 19,518,469.33 | 19,515,027.87 | 19,491,292.82 | 19,466,864.28 | 19,466,839.09 | |
| Extranjero | -2,308,233.97 | -10.60 | 21,775,073.06 | 19,297,111.05 | 19,297,111.05 | 19,287,111.05 | 19,264,943.04 | 19,264,943.04 | 21,051,040.67 | 21,028,969.33 | 19,518,469.33 | 19,515,027.87 | 19,491,292.82 | 19,466,864.28 | 19,466,839.09 | |
| INVERSIONES EN VALORES | 37,990,664.44 | 48.32 | 78,617,721.85 | 5,389,647.61 | 5,389,647.61 | 75,218,445.61 | 69,486,245.23 | 75,614,177.47 | 74,185,764.00 | 70,741,341.63 | 68,404,449.30 | 70,569,811.15 | 70,366,396.95 | 82,593,015.80 | 116,608,386.29 | |
| Locales | -1,400,000.00 | -100.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 1,400,000.00 | 0.00 | |
| Extranjero | 39,390,664.44 | 51.01 | 77,217,721.85 | 3,989,647.61 | 3,989,647.61 | 73,818,445.61 | 68,086,245.23 | 74,214,177.47 | 72,785,764.00 | 69,341,341.63 | 67,004,449.30 | 69,169,811.15 | 68,966,396.95 | 81,193,015.80 | 116,608,386.29 | |
| OTROS ACTIVOS | -2,039,659.52 | -28.68 | 7,111,163.11 | 7,621,835.72 | 16,395,354.21 | 14,212,140.27 | 11,940,977.77 | 10,384,393.06 | 9,748,046.14 | 10,553,219.71 | 8,832,361.97 | 7,765,455.97 | 6,692,732.84 | 5,214,796.72 | 5,071,503.59 | |
| Locales | -60,180.33 | -21.00 | 286,577.11 | 311,213.95 | 311,535.48 | 438,731.06 | 431,798.82 | 426,929.85 | 418,993.44 | 411,759.33 | 285,499.63 | 279,424.47 | 273,854.64 | 264,434.95 | 226,396.78 | |
| Extranjero | -1,979,479.19 | -29.01 | 6,824,586.00 | 7,310,621.77 | 16,083,818.73 | 13,773,409.21 | 11,509,178.95 | 9,957,463.21 | 9,329,052.70 | 10,141,460.38 | 8,546,862.34 | 7,486,031.50 | 6,418,878.20 | 4,950,361.77 | 4,845,106.81 | |
| TOTAL DE ACTIVOS | -27,818,326.07 | -12.60 | 220,699,295.87 | 205,525,510.80 | 184,197,300.79 | 203,876,683.81 | 190,780,774.82 | 191,627,449.53 | 192,894,424.26 | 193,706,449.38 | 186,533,527.73 | 195,408,671.63 | 195,425,446.02 | 198,674,997.55 | 192,880,969.80 | |
| DEPOSITOS | -17,186,882.30 | -11.65 | 147,494,856.14 | 131,980,076.67 | 131,352,726.95 | 130,632,891.70 | 126,898,044.51 | 122,355,844.33 | 121,900,627.36 | 126,443,644.73 | 122,788,352.85 | 126,052,952.91 | 125,987,256.07 | 125,914,595.07 | 130,307,973.84 | |
| Extranjero | -17,186,882.30 | -11.65 | 147,494,856.14 | 131,980,076.67 | 131,352,726.95 | 130,632,891.70 | 126,898,044.51 | 122,355,844.33 | 121,900,627.36 | 126,443,644.73 | 122,788,352.85 | 126,052,952.91 | 125,987,256.07 | 125,914,595.07 | 130,307,973.84 | |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| De Particulares | -4,637,357.79 | -7.21 | 64,316,154.36 | 71,980,615.65 | 66,693,058.97 | 60,658,417.10 | 59,482,043.50 | 54,661,044.03 | 54,339,166.14 | 53,679,188.55 | 53,767,011.70 | 56,309,615.49 | 56,513,731.34 | 56,269,090.14 | 59,678,796.57 | |
| A la Vista | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| A Plazo | -2,115,207.90 | -5.91 | 35,815,639.70 | 40,037,723.09 | 39,674,249.86 | 34,635,641.66 | 35,040,380.95 | 30,186,842.83 | 29,820,107.77 | 29,908,864.14 | 30,975,183.34 | 33,495,031.47 | 32,498,481.12 | 30,991,742.18 | 33,700,431.80 | |
| De Ahorro | -2,522,149.89 | -8.85 | 28,500,514.66 | 31,942,892.56 | 27,018,809.11 | 26,022,775.44 | 24,441,662.55 | 24,474,201.20 | 24,519,058.37 | 23,770,324.41 | 22,791,828.36 | 22,814,584.02 | 24,015,250.22 | 25,277,347.96 | 25,978,364.77 | |
| De Bancos | -12,549,524.51 | -15.09 | 83,178,701.78 | 59,999,461.02 | 64,659,667.98 | 69,974,474.60 | 67,416,001.01 | 67,694,800.30 | 67,561,461.22 | 72,764,456.18 | 69,021,341.15 | 69,743,337.42 | 69,473,524.73 | 69,645,504.93 | 70,629,177.27 | |
| A la Vista | 0.00 | 0.00 | 2,680.95 | 2,680.95 | 2,680.95 | 2,682.59 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | 2,680.95 | |
| A Plazo | -12,549,524.51 | -15.09 | 83,176,020.83 | 59,996,780.07 | 64,656,987.03 | 69,971,792.01 | 67,413,320.06 | 67,692,119.35 | 67,558,780.27 | 72,761,775.23 | 69,018,660.20 | 69,740,656.47 | 69,470,843.78 | 69,642,823.98 | 70,626,496.32 | |
| OBLIGACIONES | -25,396,889.03 | -80.28 | 31,635,686.45 | 30,716,199.63 | 69,693.05 | 30,729,598.18 | 21,799,291.93 | 21,799,291.93 | 21,892,293.41 | 24,012,014.52 | 16,890,927.73 | 16,744,512.40 | 16,744,512.40 | 16,744,512.40 | 6,238,797.42 | |
| Locales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Extranjero | -25,396,889.03 | -80.28 | 31,635,686.45 | 30,716,199.63 | 69,693.05 | 30,729,598.18 | 21,799,291.93 | 21,799,291.93 | 21,892,293.41 | 21,892,593.41 | 16,890,927.73 | 16,744,512.40 | 16,744,512.40 | 16,744,512.40 | 6,238,797.42 | |
| OTROS PASIVOS | -2,187,595.11 | -28.60 | 7,648,848.57 | 7,058,900.99 | 17,159,347.34 | 7,141,400.33 | 6,681,125.09 | 11,955,730.19 | 10,304,196.58 | 4,260,892.56 | 3,959,748.70 | 9,165,419.96 | 9,163,098.45 | 11,856,416.67 | 5,461,253.46 | |
| Locales | 20,114.29 | 5.56 | 361,977.89 | 364,802.57 | 364,183.09 | 367,029.07 | 370,711.50 | 374,614.17 | 374,874.92 | 381,076.63 | 382,970.36 | 392,144.80 | 389,904.46 | 402,275.19 | 382,092.18 | |
| Extranjero | -2,207,709.40 | -30.30 | 7,286,870.68 | 6,694,098.42 | 16,795,164.25 | 6,774,371.26 | 6,310,413.59 | 11,581,116.02 | 9,929,321.66 | 3,879,815.93 | 3,576,778.34 | 8,773,275.16 | 8,773,193.99 | 11,454,141.48 | 5,079,161.28 | |
| PATRIMONIO | 16,953,040.39 | 49.98 | 33,919,904.71 | 35,770,333.49 | 35,615,533.43 | 35,372,793.59 | 35,402,313.27 | 35,516,583.08 | 38,797,306.91 | 38,989,897.57 | 42,894,499.14 | 43,445,786.36 | 43,530,579.10 | 44,159,473.41 | 50,872,945.10 | |
| Capital | 0.00 | 0.00 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | 25,507,522.43 | |
| Reservas de Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Otras Reservas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Utilidad de Periodos Anteriores | 6,886,119.61 | 451.17 | 1,526,292.26 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | 8,412,411.87 | |
| Utilidad de Periodo | 10,066,920.78 | 146.19 | 6,886,090.02 | 1,850,399.19 | 1,695,599.13 | 1,452,859.29 | 1,482,378.97 | 1,596,648.78 | 4,877,372.61 | 5,069,963.27 | 8,974,564.84 | 9,525,852.06 | 9,610,644.80 | 10,239,539.11 | 16,953,010.80 | |
| Ganancia o Perdida en Valores Disponible para la Venta | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |



Unibanca, Banco Universal, C.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

| Descripcion | Absoluta | % | 2002 | | | | 2003 | | | | | | | | |
|---------------------|----------------|--------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| PASIVO Y PATRIMONIO | -27,818,326.05 | -12.60 | 220,699,295.87 | 205,525,510.78 | 184,197,300.77 | 203,876,683.80 | 190,780,774.80 | 191,627,449.53 | 192,894,424.26 | 193,706,449.38 | 186,533,528.42 | 195,408,671.63 | 195,425,446.02 | 198,674,997.55 | 192,880,969.82 |