



**Banco Universal, S.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
<b>ACTIVOS LIQUIDOS</b>	3,030,982.92	22.07	13,731,105.37	11,617,160.74	12,584,579.12	14,086,779.55	13,612,938.02	15,387,097.29	15,865,628.97	12,825,062.85	13,446,140.76	13,237,441.88	12,381,617.13	12,393,311.02	16,762,088.29
Depositos Locales en Bancos	3,298,738.60	32.53	10,141,313.37	9,140,584.22	10,212,696.79	11,538,882.49	11,177,977.30	12,845,284.12	13,498,843.29	11,479,621.59	12,044,958.32	11,896,150.15	10,549,308.92	10,501,415.99	13,440,051.97
A la Vista	916,302.07	40.37	2,270,033.21	1,321,836.64	1,550,969.67	1,598,748.65	1,412,698.05	1,501,298.13	1,854,756.50	1,797,078.23	2,079,130.43	1,931,543.10	2,213,197.65	2,210,444.54	3,186,335.28
A Plazo	2,382,436.53	30.27	7,871,280.16	7,818,747.58	8,661,727.12	9,940,133.84	9,765,279.25	11,343,985.99	11,644,086.79	9,682,543.36	9,965,827.89	9,964,607.05	8,336,111.27	8,290,971.45	10,253,716.69
Depositos Extranjeros en Bancos	123,167.76	5.30	2,322,071.87	1,399,454.32	1,429,475.80	1,480,144.02	1,477,844.41	1,575,693.60	1,360,138.38	348,036.47	515,921.40	538,396.34	778,987.44	751,606.66	2,445,239.63
A la Vista	13,167.76	41.06	32,071.87	49,454.32	79,475.80	50,144.02	62,844.41	80,693.60	125,138.38	48,036.47	35,921.40	38,396.34	38,987.44	76,606.66	45,239.63
A Plazo	110,000.00	4.80	2,290,000.00	1,350,000.00	1,350,000.00	1,430,000.00	1,415,000.00	1,495,000.00	1,235,000.00	300,000.00	480,000.00	500,000.00	740,000.00	675,000.00	2,400,000.00
Otros	-390,923.44	-30.84	1,267,720.13	1,077,122.20	942,406.53	1,067,753.04	957,116.31	966,119.57	1,006,647.30	997,404.79	885,261.04	802,895.39	1,053,320.77	1,140,288.37	876,796.69
<b>CARTERA CREDITICIA</b>	5,366,755.75	15.64	34,319,534.91	33,436,748.01	34,117,676.36	32,906,972.91	33,301,497.29	34,296,400.21	35,427,519.08	35,849,087.90	35,817,754.90	36,995,059.98	38,802,885.47	39,356,818.32	39,686,290.66
Locales	5,366,755.75	15.64	34,319,534.91	33,436,748.01	34,117,676.36	32,906,972.91	33,301,497.29	34,296,400.21	35,427,519.08	35,849,087.90	35,817,754.90	36,995,059.98	38,802,885.47	39,356,818.32	39,686,290.66
<b>INVERSIONES EN VALORES</b>	1,000,000.00	51.00	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,960,925.35
Locales	1,000,000.00	51.00	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	1,960,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,460,925.35	2,960,925.35
<b>OTROS ACTIVOS</b>	318,379.29	11.42	2,788,951.61	2,903,855.91	2,923,378.67	2,911,988.00	2,910,138.73	2,921,812.36	2,738,878.69	2,821,845.20	3,047,223.97	3,329,152.50	3,248,616.57	3,314,947.15	3,107,330.90
Locales	318,379.29	11.42	2,788,951.61	2,903,855.91	2,923,378.67	2,911,988.00	2,910,138.73	2,921,812.36	2,738,878.69	2,821,845.20	3,047,223.97	3,329,152.50	3,248,616.57	3,314,947.15	3,107,330.90
<b>TOTAL DE ACTIVOS</b>	9,716,117.96	18.40	52,800,517.24	49,918,690.01	51,586,559.50	51,866,665.81	51,785,499.39	54,566,235.21	56,492,952.09	53,956,921.30	54,772,044.98	56,022,579.71	56,894,044.52	57,526,001.84	62,516,635.20
<b>DEPOSITOS</b>	5,931,530.51	14.69	40,373,227.68	37,587,811.88	38,747,808.81	39,132,106.30	39,198,091.69	41,408,609.38	43,719,978.25	41,354,120.43	41,855,245.84	41,500,439.38	41,994,185.08	42,882,936.13	46,304,758.19
Locales	5,931,530.51	14.69	40,373,227.68	37,587,811.88	38,747,808.81	39,132,106.30	39,198,091.69	41,408,609.38	43,719,978.25	41,354,120.43	41,855,245.84	41,500,439.38	41,994,185.08	42,882,936.13	46,304,758.19
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	4,095,745.68	10.86	37,725,566.80	35,929,476.34	37,032,213.95	37,594,453.52	37,721,496.16	39,789,808.14	42,106,431.09	39,701,951.39	40,274,505.00	40,009,052.46	40,540,890.33	41,113,198.37	41,821,312.48
A la Vista	-1,072,109.92	-21.98	4,877,138.16	3,735,487.41	3,143,374.00	2,767,562.41	2,716,146.97	2,952,927.59	2,969,362.50	2,801,444.45	3,110,191.61	2,840,964.11	2,713,188.67	3,760,753.92	3,805,028.24
A Plazo	4,281,335.89	19.95	21,462,642.51	21,061,048.89	21,221,638.94	21,461,011.96	21,889,034.92	21,902,226.01	25,374,136.17	23,527,162.97	23,429,327.70	23,917,140.43	24,583,245.21	24,781,690.46	25,743,978.40
De Ahorros	886,519.71	7.79	11,385,786.13	11,132,940.04	12,667,201.01	13,365,879.15	13,116,314.27	14,934,654.54	13,762,932.42	13,373,343.97	13,734,985.69	13,250,947.92	13,244,456.45	12,570,753.99	12,272,305.84
De Bancos	1,835,784.83	69.34	2,647,660.88	1,658,335.54	1,715,594.86	1,537,652.78	1,476,595.53	1,618,801.24	1,613,547.16	1,652,169.04	1,580,740.84	1,491,386.92	1,453,294.75	1,769,737.76	4,483,445.71
A la Vista	88,612.05	35.64	248,659.97	259,154.62	341,235.64	363,131.15	301,892.86	443,925.02	438,487.60	476,927.57	405,313.33	345,771.82	307,496.91	623,749.77	337,272.02
A Plazo	1,747,172.78	72.83	2,399,000.91	1,399,180.92	1,374,359.22	1,174,521.63	1,174,702.67	1,174,876.22	1,175,059.56	1,175,241.47	1,175,427.51	1,145,615.10	1,145,797.84	1,145,987.99	4,146,173.69
OBLIGACIONES	1,396,379.79	291.75	478,620.21	438,562.46	404,345.54	380,875.35	209,257.89	209,257.89	157,992.53	116,520.49	0.00	0.00	0.00	375,000.00	1,875,000.00
Locales	1,396,379.79	291.75	478,620.21	438,562.46	404,345.54	380,875.35	209,257.89	209,257.89	157,992.53	116,520.49	0.00	0.00	0.00	375,000.00	1,875,000.00
OTROS PASIVOS	1,363,060.93	87.48	1,558,124.83	1,435,310.85	1,868,389.36	1,708,119.46	1,677,423.51	2,177,224.75	1,724,090.97	1,463,490.90	1,785,040.90	3,311,012.28	3,556,023.95	2,810,714.53	2,921,185.76
Locales	1,363,060.93	87.48	1,558,124.83	1,435,310.85	1,868,389.36	1,708,119.46	1,677,423.51	2,177,224.75	1,724,090.97	1,463,490.90	1,785,040.90	3,311,012.28	3,556,023.95	2,810,714.53	2,921,185.76
<b>PATRIMONIO</b>	1,025,146.73	9.87	10,390,544.52	10,457,004.82	10,566,015.79	10,645,564.70	10,700,726.30	10,771,143.19	10,890,890.34	11,022,789.48	11,131,758.24	11,211,128.05	11,343,835.49	11,457,351.18	11,415,691.25
Capital	326,706.22	3.38	9,673,293.78	10,000,500.00	10,000,500.00	10,000,500.00	10,000,500.00	10,000,500.00	10,000,500.00	10,000,000.00	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	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	317,316.83	433.33	73,227.69	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52	390,544.52
Utilidad de Periodo	381,123.68	59.18	644,023.05	65,960.30	174,971.27	254,520.18	309,681.78	380,098.67	499,845.82	632,244.96	741,213.72	820,583.53	953,290.97	1,066,806.66	1,025,146.73
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
<b>PASIVO Y PATRIMONIO</b>	9,716,117.96	18.40	52,800,517.24	49,918,690.01	51,586,559.50	51,866,665.81	51,785,499.39	54,566,235.21	56,492,952.09	53,956,921.30	54,772,044.98	56,022,579.71	56,894,044.52	57,526,001.84	62,516,635.20