

UNIBANK, S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	556,025.56	559,431.51	561,316.38	571,825.53	588,608.05	598,756.55	586,931.05	0.00	0.00
ACTIVOS LIQUIDOS	110,107.62	94,719.20	78,557.51	92,835.79	128,866.06	109,883.60	85,542.34	0.00	0.00
TOTAL DE PRESTAMOS	317,401.62	317,311.00	315,281.36	324,527.28	315,812.15	335,009.57	352,439.75	0.00	0.00
LOCALES	306,144.57	305,258.64	303,555.58	311,132.08	300,643.40	320,480.47	333,605.21	0.00	0.00
EXTRANJEROS	11,257.04	12,052.37	11,725.78	13,395.21	15,168.75	14,529.10	18,834.55	0.00	0.00
TOTAL DE INVERSIONES	110,572.23	128,611.69	143,810.80	130,794.20	121,174.05	131,768.58	124,535.54	0.00	0.00
TOTAL DE DEPOSITOS	441,628.75	444,367.42	438,379.77	446,691.73	459,111.00	478,710.88	467,828.58	0.00	0.00
LOCALES	363,403.06	366,955.13	360,329.63	372,889.93	386,422.88	410,306.20	408,183.36	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	345,903.06	349,955.13	345,329.63	361,389.93	376,922.88	402,306.20	402,683.36	0.00	0.00
DEPOSITOS DE BANCOS	17,500.00	17,000.00	15,000.00	11,500.00	9,500.00	8,000.00	5,500.00	0.00	0.00
EXTRANJEROS	78,225.69	77,412.28	78,050.14	73,801.80	72,688.12	68,404.69	59,645.22	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	78,225.69	77,412.28	78,050.14	73,801.80	72,688.12	68,404.69	59,645.22	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	57,188.86	58,062.49	59,084.75	60,559.31	58,580.24	61,366.60	62,210.07	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	524,485.12	538,506.84	544,102.73	558,440.75	572,316.80	579,094.03	574,123.72	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	421,482.06	430,955.79	444,415.21	444,292.61	432,480.03	456,350.42	468,033.73	0.00	0.00
TOTAL DE PRESTAMOS	315,759.88	313,855.68	317,166.85	323,621.11	316,606.89	326,160.29	333,860.56	0.00	0.00
TOTAL DE INVERSIONES	105,722.18	117,100.11	127,248.36	120,671.50	115,873.14	130,190.13	134,173.17	0.00	0.00
PATRIMONIO TOTAL	55,631.88	56,405.84	57,489.92	58,782.54	57,884.55	59,714.55	60,647.41	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	27,839.60	7,088.44	14,093.42	21,282.98	28,331.80	7,121.89	14,524.03	0.00	0.00
EGRESOS DE OPERACIONES	15,737.33	4,292.73	8,721.26	13,272.80	17,983.79	4,665.63	9,374.33	0.00	0.00

INGRESO NETO DE INTERESES	12,102.26	2,795.71	5,372.16	8,010.18	10,348.02	2,456.25	5,149.70	0.00	0.00
OTROS INGRESOS	3,771.05	956.67	2,347.03	6,437.80	8,158.20	1,450.71	3,172.16	0.00	0.00
INGRESO DE OPERACIONES	15,873.31	3,752.38	7,719.20	14,447.98	18,506.22	3,906.96	8,321.86	0.00	0.00
EGRESOS GENERALES	11,188.91	2,634.00	5,268.78	9,766.49	12,355.85	2,440.56	4,916.39	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	4,684.40	1,118.38	2,450.41	4,681.49	6,150.37	1,466.40	3,405.47	0.00	0.00
UTILIDAD DEL PERIODO	3,050.28	732.75	1,490.13	2,026.17	2,849.25	609.40	1,821.26	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	802.21	3,338.21	5,297.06	6,671.84	6,484.61	6,475.83	5,111.75	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,218.44	1,525.59	2,100.24	3,099.78	2,836.45	3,528.30	1,961.84	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.25	1.05	1.68	2.06	2.05	1.93	1.45	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	151.88	45.70	39.65	46.46	43.74	54.48	38.38	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.38	0.48	0.67	0.96	0.90	1.05	0.56	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.29	10.38	10.53	10.59	9.95	10.25	10.60	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.36	13.02	12.87	13.30	13.41	13.15	13.04	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.02	18.30	18.74	18.66	18.55	18.32	17.65	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	19.08	19.50	19.29	18.17	17.20	16.71	16.89	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.93	21.32	17.92	20.78	28.07	22.95	18.28	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.80	16.93	14.00	16.23	21.89	18.35	14.57	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.97	50.26	50.73	50.06	54.46	50.48	44.90	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.72	0.68	0.67	0.61	0.66	0.53	0.78	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.58	0.54	0.55	0.48	0.50	0.42	0.63	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.48	5.20	5.18	4.60	4.92	4.08	6.01	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.61	6.58	6.34	6.39	6.55	6.24	6.21	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.73	3.98	3.92	3.98	4.16	4.09	4.01	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	2.59	2.42	2.40	2.39	2.15	2.20	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	70.49	70.20	68.26	67.60	66.77	62.47	59.08	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.89	0.89	1.06	1.93	1.89	1.27	1.36	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	123.00	111.00	112.00	113.00	110.00	99.00	98.00	0.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	5.00	3.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,580.50	2,858.66	2,815.01	2,871.92	2,871.02	3,383.94	3,596.32	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,590.48	4,003.31	3,914.11	3,953.02	4,173.74	4,835.46	4,773.76	0.00	0.00
UTILIDAD NETA / EMPLEADOS	24.80	6.60	13.30	17.93	25.90	6.16	18.58	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.80	8.09	6.53	4.91	5.86	7.03	4.56	0.00	0.00

PRESTAMOS (%)	1.05	2.23	(1.18)	0.56	(0.50)	5.58	11.79	0.00	0.00
LOCALES (%)	(1.30)	(0.63)	(2.15)	(1.25)	(1.80)	4.99	9.90	0.00	0.00
EXTRANJEROS (%)	185.00	275.55	32.85	75.13	34.75	20.55	60.63	0.00	0.00
DEPOSITOS (%)	9.37	8.97	5.15	2.96	3.96	7.73	6.72	0.00	0.00
LOCALES (%)	18.36	19.87	11.60	9.29	6.33	11.81	13.28	0.00	0.00
EXTRANJEROS (%)	(19.18)	(23.85)	(16.98)	(20.35)	(7.08)	(11.64)	(23.58)	0.00	0.00
PATRIMONIO (%)	5.76	6.05	5.71	6.23	2.43	5.69	5.29	0.00	0.00
UTILIDAD NETA (%)	56.27	(11.83)	(19.45)	(31.72)	(6.59)	(16.83)	22.22	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	316,584.96	311,855.27	310,455.65	320,249.91	312,163.99	329,660.49	348,930.16	0.00	0.00
MENCION ESPECIAL	1,360.97	5,926.98	848.96	573.66	7.61	2,401.55	359.68	0.00	0.00
SUBNORMAL	499.84	813.61	5,895.51	1,392.53	669.75	12.45	126.65	0.00	0.00
DUDOSO	33.07	115.27	19.37	5,264.30	829.94	647.85	59.21	0.00	0.00
IRRECUPERABLE	141.21	125.46	162.11	146.67	4,977.31	5,815.53	4,925.89	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.56	6.50	6.61	6.73	6.65	6.80	6.57	0.00	0.00
AL POR MENOR	6.98	6.92	7.27	7.20	7.02	7.06	6.93	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.36	6.35	6.49	6.50	6.50	6.93	6.94	0.00	0.00
PRESTAMO PERSONAL AUTO	6.95	6.94	7.63	7.66	7.65	7.66	7.65	0.00	0.00
PRESTAMO PERSONAL	7.43	7.36	7.39	7.30	7.23	7.21	7.13	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.18	4.16	4.16	4.17	4.18	4.20	4.23	0.00	0.00
PERSONA JURIDICA	4.16	4.14	4.18	4.20	4.22	4.24	4.25	0.00	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016