

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(70,600.35)	(54.79%)	128,866.06	112,768.92	112,033.06	109,883.60	113,365.32	102,173.08	85,542.34	96,851.41	105,279.39	110,588.77	51,978.42	51,050.72	58,265.71
Depositos Locales en Bancos	(23,176.73)	(56.85%)	40,770.75	34,883.74	33,502.32	38,116.53	28,376.41	22,600.35	17,077.72	16,021.13	20,392.43	25,450.13	13,654.61	18,643.07	17,594.01
A la Vista	823.27	12.72%	6,470.75	5,883.74	6,702.32	6,716.53	6,076.41	5,900.35	5,777.72	6,121.13	5,192.43	9,850.13	5,554.61	5,543.07	7,294.01
A Plazo	(24,000.00)	(69.97%)	34,300.00	29,000.00	26,800.00	31,400.00	22,300.00	16,700.00	11,300.00	9,900.00	15,200.00	15,600.00	8,100.00	13,100.00	10,300.00
Depositos Extranjeros en Bancos	(46,752.16)	(53.83%)	86,851.04	76,716.05	77,284.37	70,946.48	83,918.27	78,748.06	67,650.11	80,043.50	84,229.87	84,543.24	37,483.73	31,792.35	40,098.88
A la Vista	(13,052.16)	(34.67%)	37,651.04	20,516.05	24,084.37	24,746.48	51,218.27	38,048.06	27,450.11	33,843.50	35,029.87	26,843.24	2,283.73	2,792.35	24,598.88
A Plazo	(33,700.00)	(68.50%)	49,200.00	56,200.00	53,200.00	46,200.00	32,700.00	40,700.00	40,200.00	46,200.00	49,200.00	57,700.00	35,200.00	29,000.00	15,500.00
Menos Provisiones	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
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	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
Otros	(671.45)	(53.96%)	1,244.27	1,169.12	1,246.37	820.59	1,070.64	824.67	814.51	786.79	657.08	595.39	840.08	615.31	572.81
CARTERA CREDITICIA	71,139.01	22.53%	315,812.15	313,428.96	324,279.60	335,009.57	344,011.11	352,163.30	352,439.75	355,517.94	356,524.11	361,485.98	366,804.12	374,209.08	386,951.16
Locales	67,585.77	22.27%	303,479.85	302,548.24	313,335.56	323,989.07	333,161.64	335,971.80	335,531.75	338,868.27	340,149.57	345,271.51	350,991.25	357,767.22	371,065.62
Extranjero	1,845.26	12.16%	15,168.75	14,095.56	14,156.04	14,548.80	14,531.68	19,637.77	18,869.85	18,680.42	18,617.32	16,864.40	16,500.43	17,399.02	17,014.01
Menos Provisiones	(1,707.98)	(60.22%)	2,836.45	3,214.84	3,212.00	3,528.30	3,682.21	3,446.27	1,961.84	2,030.76	2,242.78	649.93	687.56	957.16	1,128.47
Locales	(2,045.47)	(72.11%)	2,836.45	3,214.84	3,194.54	3,508.60	3,662.25	3,408.44	1,926.54	1,995.75	2,178.66	586.63	625.44	710.43	790.98
Extranjero	337.50	0.00%	0.00	0.00	17.46	19.70	19.96	37.83	35.30	35.01	64.12	63.30	62.12	246.73	337.50
INVERSIONES EN VALORES	(7,989.09)	(6.59%)	121,174.05	147,422.03	138,788.07	131,768.58	124,776.55	123,414.43	124,535.54	131,697.61	130,614.94	133,939.59	121,721.75	115,950.81	113,184.96
Locales	6,925.29	18.92%	36,600.01	56,615.42	56,733.93	56,478.81	52,946.03	55,009.30	57,872.23	47,171.45	48,110.02	51,379.91	49,370.93	46,332.92	43,525.30
Extranjero	(14,694.86)	(17.24%)	85,251.26	91,483.82	82,731.36	76,129.30	72,495.41	69,187.27	67,487.06	85,338.42	83,359.45	83,472.20	73,334.36	70,621.12	70,556.40
Menos Provisiones	219.53	32.42%	677.22	677.22	677.22	839.53	664.88	782.14	823.75	812.27	854.53	912.52	983.54	1,003.23	896.75
Locales	219.53	32.42%	677.22	677.22	677.22	839.53	664.88	782.14	823.75	812.27	854.53	912.52	983.54	1,003.23	896.75
Extranjero	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
OTROS ACTIVOS	(1,484.43)	(6.52%)	22,755.78	22,626.94	23,118.47	22,094.80	27,460.19	24,532.98	24,413.42	24,650.30	21,666.21	21,627.94	20,057.49	20,755.58	21,271.35
Locales	(1,315.08)	(6.14%)	21,406.49	21,301.76	21,878.84	21,096.65	26,531.30	23,462.34	23,311.74	23,448.54	20,465.66	20,562.47	18,932.20	19,577.23	20,091.41
Extranjero	(169.35)	(12.55%)	1,349.29	1,325.18	1,239.63	998.15	928.88	1,070.64	1,101.68	1,201.76	1,200.55	1,065.48	1,125.29	1,178.35	1,179.95
TOTAL DE ACTIVOS	(8,934.87)	(1.52%)	588,608.05	596,246.85	598,219.20	598,756.55	609,613.17	602,283.80	586,931.05	608,717.26	614,084.66	627,642.29	560,561.79	561,966.20	579,673.18
DEPOSITOS	16,323.57	3.56%	459,111.00	466,994.78	471,116.41	478,710.88	480,194.36	473,338.67	467,828.58	472,333.82	469,767.21	477,839.20	474,910.63	474,570.01	475,434.57
Locales	33,039.45	8.55%	386,422.88	394,959.22	403,602.11	410,306.20	413,099.28	413,844.60	408,183.36	413,328.48	410,578.84	418,979.65	416,215.22	415,522.24	419,462.33

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	38,039.45	10.09%	376,922.88	385,459.22	394,102.11	402,306.20	404,599.28	406,344.60	402,683.36	407,828.48	405,078.84	414,479.65	411,715.22	411,022.24	414,962.33
A la Vista	4,792.45	26.90%	17,818.61	21,191.50	25,225.54	28,684.10	21,186.33	19,099.36	19,482.96	25,476.65	25,984.19	26,989.80	23,594.33	29,296.10	22,611.06
A Plazo	28,141.57	9.62%	292,681.94	295,931.56	302,210.69	302,845.55	304,355.47	305,905.12	307,372.22	310,645.43	309,261.44	314,324.52	316,581.28	314,702.06	320,823.51
De Ahorros	5,105.43	7.69%	66,422.32	68,336.16	66,665.88	70,776.55	79,057.49	81,340.12	75,828.18	71,706.39	69,833.22	73,165.34	71,539.61	67,024.07	71,527.76
De Bancos	(5,000.00)	(52.63%)	9,500.00	9,500.00	9,500.00	8,000.00	8,500.00	7,500.00	5,500.00	5,500.00	5,500.00	4,500.00	4,500.00	4,500.00	4,500.00
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	(5,000.00)	(52.63%)	9,500.00	9,500.00	9,500.00	8,000.00	8,500.00	7,500.00	5,500.00	5,500.00	5,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Extranjero	(16,715.88)	(23.00%)	72,688.12	72,035.56	67,514.30	68,404.69	67,095.07	59,494.07	59,645.22	59,005.34	59,188.36	58,859.55	58,695.41	59,047.77	55,972.24
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	(16,715.88)	(23.00%)	72,688.12	72,035.56	67,514.30	68,404.69	67,095.07	59,494.07	59,645.22	59,005.34	59,188.36	58,859.55	58,695.41	59,047.77	55,972.24
A la Vista	(996.28)	(16.10%)	6,186.48	6,581.79	5,718.04	5,844.21	4,887.60	4,884.20	5,493.56	5,478.75	5,173.47	5,198.31	5,351.42	5,073.03	5,190.20
A Plazo	(14,641.99)	(27.71%)	52,845.24	52,685.68	46,092.02	46,995.40	46,829.87	40,505.72	40,871.58	41,292.00	41,092.31	41,208.25	40,963.25	41,063.25	38,203.25
De Ahorros	(1,077.61)	(7.89%)	13,656.40	12,768.10	15,704.24	15,565.07	15,377.60	14,104.14	13,280.08	12,234.59	12,922.58	12,452.98	12,380.74	12,911.49	12,578.79
De Bancos	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 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	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
OBLIGACIONES	(39,729.34)	(62.87%)	63,187.93	63,123.05	55,214.16	48,252.40	59,307.40	58,148.67	49,737.66	67,315.09	73,351.51	75,276.56	14,957.92	14,959.39	23,458.59
Locales	(1,324.11)	(22.76%)	5,816.59	5,818.96	5,805.98	5,808.87	5,811.77	5,814.66	5,592.14	3,992.33	3,986.48	3,989.16	3,991.84	3,993.31	4,492.48
Extranjero	(38,405.23)	(66.94%)	57,371.34	57,304.09	49,408.19	42,443.53	53,495.63	52,334.01	44,145.52	63,322.76	69,365.03	71,287.40	10,966.08	10,966.08	18,966.11
OTROS PASIVOS	9,713.40	125.68%	7,728.88	6,252.70	10,778.26	10,426.67	8,227.06	9,073.18	7,154.75	6,172.93	7,213.29	10,852.64	6,991.52	9,207.69	17,442.28
Locales	9,807.49	142.55%	6,880.22	5,475.97	10,131.22	9,849.63	7,638.38	8,482.19	6,588.27	5,658.98	6,640.35	10,261.87	6,349.74	8,505.80	16,687.71
Extranjero	(94.09)	(11.09%)	848.66	776.72	647.04	577.04	588.68	591.00	566.48	513.95	572.94	590.77	641.78	701.89	754.57
PATRIMONIO	4,757.50	8.12%	58,580.24	59,876.32	61,110.37	61,366.60	61,884.35	61,723.28	62,210.07	62,895.42	63,752.65	63,673.88	63,701.72	63,229.12	63,337.74
Capital	0.00	0.00%	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
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	1,310.06	33.55%	3,905.21	3,905.21	3,905.21	3,925.16	3,925.16	3,944.96	3,944.96	4,922.12	4,922.12	4,922.12	5,175.36	5,215.27	5,215.27
Provisiones Dinámicas	1,230.40	31.51%	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	4,882.37	4,882.37	4,882.37	5,135.61	5,135.61	5,135.61
Otras Reservas	79.66	0.00%	0.00	0.00	0.00	19.95	19.95	39.75	39.75	39.75	39.75	39.75	39.75	79.66	79.66

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Utilidad de Periodos Anteriores	1,507.08	(32.43%)	(4,647.04)	(1,724.43)	(1,724.26)	(1,913.20)	(1,908.87)	(1,909.14)	(1,909.27)	(2,886.64)	(2,886.70)	(2,886.63)	(3,139.70)	(3,139.88)	(3,139.96)
Utilidad de Periodo	414.06	14.53%	2,849.25	(196.16)	194.62	609.40	1,018.25	1,444.15	1,821.26	1,860.20	2,168.79	2,634.35	3,123.64	3,277.06	3,263.31
Ganancia o Perdida en Valores Disponible para la Venta	1,526.30	(43.27%)	(3,527.17)	(2,108.29)	(1,265.20)	(1,254.77)	(1,150.19)	(1,756.69)	(1,646.88)	(1,000.26)	(451.56)	(995.96)	(1,457.59)	(2,123.33)	(2,000.88)
Deuda Subordinada	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
PASIVO Y PATRIMONIO	(8,934.87)	(1.52%)	588,608.05	596,246.85	598,219.20	598,756.55	609,613.17	602,283.80	586,931.05	608,717.26	614,084.66	627,642.29	560,561.79	561,966.20	579,673.18