

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(25,236.97)	(43.31%)	58,265.71	53,697.63	54,331.81	52,092.14	50,754.74	54,184.23	58,241.00	48,270.98	46,721.13	63,793.89	58,981.11	57,553.06	33,028.74
Depositos Locales en Bancos	(5,645.94)	(32.09%)	17,594.01	15,057.06	15,152.04	11,385.12	11,210.79	14,411.87	13,875.99	13,828.23	19,093.85	13,218.96	14,225.36	13,326.23	11,948.07
A la Vista	(345.94)	(4.74%)	7,294.01	5,157.06	5,152.04	5,385.12	5,210.79	6,411.87	5,875.99	5,828.23	5,093.85	5,218.96	6,225.36	5,326.23	6,948.07
A Plazo	(5,300.00)	(51.46%)	10,300.00	9,900.00	10,000.00	6,000.00	6,000.00	8,000.00	8,000.00	8,000.00	14,000.00	8,000.00	8,000.00	8,000.00	5,000.00
Depositos Extranjeros en Bancos	(19,729.39)	(49.20%)	40,098.88	37,591.28	38,666.50	40,085.08	38,724.36	39,022.99	43,588.66	33,521.27	26,676.37	49,619.66	43,855.92	43,204.23	20,369.49
A la Vista	(17,129.39)	(69.63%)	24,598.88	21,091.28	7,166.50	19,085.08	6,724.36	9,522.99	23,588.66	1,521.27	1,476.37	12,619.66	7,855.92	8,204.23	7,469.49
A Plazo	(2,600.00)	(16.77%)	15,500.00	16,500.00	31,500.00	21,000.00	32,000.00	29,500.00	20,000.00	32,000.00	25,200.00	37,000.00	36,000.00	35,000.00	12,900.00
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	138.37	24.16%	572.81	1,049.30	513.27	621.94	819.60	749.37	776.35	921.48	950.91	955.27	899.83	1,022.60	711.18
CARTERA CREDITICIA	(5,283.68)	(1.37%)	386,951.16	387,722.70	388,548.67	379,771.04	381,934.88	374,563.42	376,366.83	372,789.37	379,405.82	383,084.27	371,031.49	377,190.41	381,667.48
Locales	(860.53)	(0.23%)	371,065.62	376,180.18	377,465.52	368,682.28	371,046.02	364,632.80	363,504.16	359,963.55	367,202.64	371,026.84	359,176.50	365,425.08	370,205.09
Extranjero	95.62	0.56%	17,014.01	17,012.28	16,553.98	16,547.81	16,393.35	15,493.66	18,392.73	18,312.06	17,855.75	17,703.97	17,557.24	17,472.89	17,109.64
Menos Provisiones	4,518.78	400.43%	1,128.47	5,469.76	5,470.83	5,459.05	5,504.49	5,563.04	5,530.05	5,486.24	5,652.56	5,646.54	5,702.26	5,707.56	5,647.25
Locales	3,405.25	430.51%	790.98	4,262.18	4,267.39	4,255.81	4,302.58	4,333.02	4,317.28	4,273.99	4,317.24	4,305.54	4,352.90	4,344.78	4,196.22
Extranjero	1,113.53	329.94%	337.50	1,207.58	1,203.44	1,203.23	1,201.91	1,230.02	1,212.78	1,212.26	1,335.33	1,341.00	1,349.36	1,362.79	1,451.03
INVERSIONES EN VALORES	(11,392.47)	(10.07%)	113,184.96	110,418.61	109,109.03	106,982.49	106,069.53	103,420.10	109,329.62	107,174.09	106,675.28	106,448.62	103,096.44	101,162.56	101,792.49
Locales	(5,424.38)	(12.46%)	43,525.30	42,215.47	42,222.54	41,257.36	41,274.23	38,710.11	44,473.77	41,977.10	41,726.80	41,728.54	39,481.18	38,730.23	38,100.92
Extranjero	(4,462.98)	(6.33%)	70,556.40	70,179.99	68,987.92	67,947.10	67,153.33	67,049.65	67,061.51	67,388.15	67,138.22	66,959.02	65,860.88	64,733.50	66,093.42
Menos Provisiones	1,505.10	167.84%	896.75	1,976.85	2,101.43	2,221.97	2,358.04	2,339.65	2,205.66	2,191.16	2,189.73	2,238.94	2,245.62	2,301.18	2,401.85
Locales	(894.76)	(99.78%)	896.75	2.43	2.35	2.31	2.30	2.03	2,205.66	2,191.16	2.52	2.29	2.04	2.09	1.99
Extranjero	2,399.86	0.00%	0.00	1,974.41	2,099.08	2,219.66	2,355.73	2,337.63	0.00	0.00	2,187.21	2,236.65	2,243.59	2,299.09	2,399.86
OTROS ACTIVOS	1,652.02	7.77%	21,271.35	20,090.49	19,481.81	19,960.96	19,367.69	24,746.13	21,121.01	30,485.66	27,480.41	19,818.66	20,349.17	19,854.60	22,923.38
Locales	1,806.96	8.99%	20,091.41	18,983.77	18,292.45	19,008.63	18,317.79	23,585.32	19,944.01	29,433.84	26,317.30	18,904.56	19,376.41	18,782.72	21,898.37
Extranjero	(154.94)	(13.13%)	1,179.95	1,106.73	1,189.36	952.33	1,049.90	1,160.82	1,177.00	1,051.83	1,163.11	914.10	972.76	1,071.88	1,025.01
TOTAL DE ACTIVOS	(40,261.09)	(6.95%)	579,673.18	571,929.44	571,471.31	558,806.63	558,126.84	556,913.88	565,058.46	558,720.11	560,282.64	573,145.44	553,458.20	555,760.64	539,412.09
DEPOSITOS	(43,156.34)	(9.08%)	475,434.57	479,803.03	477,515.71	459,713.98	457,100.10	458,342.00	457,106.17	454,939.20	457,142.49	457,827.93	443,846.20	436,923.17	432,278.22
Locales	(37,044.87)	(8.83%)	419,462.33	424,441.55	420,575.55	406,698.34	404,970.15	407,230.53	406,315.37	402,933.17	405,024.82	407,031.42	393,527.22	387,599.70	382,417.45

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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	(37,044.87)	(8.93%)	414,962.33	419,941.55	416,075.55	402,198.34	400,470.15	402,730.53	401,815.37	398,433.17	400,524.82	402,531.42	389,027.22	383,099.70	377,917.45
A la Vista	1,896.56	8.39%	22,611.06	32,169.28	29,638.78	24,829.41	24,136.09	24,780.55	25,459.67	24,256.90	25,224.92	30,115.66	26,571.41	28,213.63	24,507.61
A Plazo	(34,289.52)	(10.69%)	320,823.51	320,295.56	317,602.08	312,199.76	309,342.07	307,449.41	302,706.99	298,979.75	298,350.96	296,618.22	286,064.74	285,576.49	286,533.99
De Ahorros	(4,651.91)	(6.50%)	71,527.76	67,476.71	68,834.68	65,169.17	66,991.99	70,500.58	73,648.71	75,196.52	76,948.94	75,797.53	76,391.07	69,309.58	66,875.85
De Bancos	0.00	0.00%	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	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	0.00	0.00%	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Extranjero	(6,111.47)	(10.92%)	55,972.24	55,361.48	56,940.17	53,015.65	52,129.95	51,111.47	50,790.80	52,006.04	52,117.66	50,796.51	50,318.98	49,323.46	49,860.77
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	(6,111.47)	(10.92%)	55,972.24	55,361.48	56,940.17	53,015.65	52,129.95	51,111.47	50,790.80	52,006.04	52,117.66	50,796.51	50,318.98	49,323.46	49,860.77
A la Vista	(1,243.92)	(23.97%)	5,190.20	5,131.99	5,932.56	5,770.79	4,739.79	4,719.59	4,312.16	4,482.06	4,511.71	4,430.13	4,503.15	4,386.15	3,946.29
A Plazo	(4,376.26)	(11.46%)	38,203.25	37,703.25	37,823.37	34,357.78	34,829.66	34,073.41	33,348.71	34,240.57	33,973.89	33,472.51	33,298.77	33,114.91	33,826.99
De Ahorros	(491.29)	(3.91%)	12,578.79	12,526.24	13,184.23	12,887.08	12,560.50	12,318.47	13,129.93	13,283.41	13,632.07	12,893.87	12,517.05	11,822.41	12,087.50
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	18,376.55	78.34%	23,458.59	25,883.81	28,710.14	32,172.78	35,912.98	32,698.36	41,460.63	37,911.06	37,140.90	47,094.28	44,511.50	53,810.06	41,835.14
Locales	(495.77)	(11.04%)	4,492.48	4,480.12	5,907.73	5,911.62	5,915.51	4,919.16	4,922.81	4,415.65	2,988.01	2,990.36	3,990.58	3,993.31	3,996.71
Extranjero	18,872.32	99.51%	18,966.11	21,403.69	22,802.41	26,261.16	29,997.47	27,779.19	36,537.82	33,495.41	34,152.89	44,103.92	40,520.92	49,816.75	37,838.43
OTROS PASIVOS	(10,848.79)	(62.20%)	17,442.28	6,660.92	6,594.90	6,644.07	5,501.76	6,099.46	6,267.83	5,046.51	6,441.81	7,728.04	5,811.56	6,318.02	6,593.49
Locales	(10,513.78)	(63.00%)	16,687.71	5,911.81	5,814.92	6,015.77	4,830.72	5,384.93	5,593.17	4,515.11	5,850.36	7,150.97	5,214.41	5,710.09	6,173.93
Extranjero	(335.02)	(44.40%)	754.57	749.10	779.98	628.30	671.04	714.53	674.65	531.40	591.46	577.08	597.15	607.93	419.55
PATRIMONIO	(4,632.50)	(7.31%)	63,337.74	59,581.68	58,650.55	60,275.80	59,612.01	59,774.06	60,223.83	60,823.33	59,557.45	60,495.19	59,288.95	58,709.39	58,705.24
Capital	1,000.00	1.67%	60,000.00	60,000.00	60,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00	61,000.00
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	146.70	2.81%	5,215.27	5,215.27	5,215.27	5,229.15	5,268.75	5,268.75	5,268.75	5,268.75	5,268.75	5,268.75	5,268.75	5,349.22	5,361.97
Provisiones Dinámicas	0.00	0.00%	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61	5,135.61
Otras Reservas	146.70	184.16%	79.66	79.66	79.66	93.54	133.14	133.14	133.14	133.14	133.14	133.14	133.14	213.61	226.36

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Utilidad de Periodos Anteriores	(2,503.52)	79.73%	(3,139.96)	(5,396.70)	(5,396.54)	(5,396.58)	(5,396.36)	(5,396.12)	(5,396.12)	(5,396.12)	(6,388.41)	(5,396.12)	(5,643.47)	(5,643.47)	(5,643.47)
Utilidad de Periodo	(677.00)	(20.75%)	3,263.31	779.63	1,006.50	2,121.10	2,174.76	2,402.42	2,724.48	2,959.23	2,897.31	2,985.23	3,085.96	3,003.97	2,586.31
Ganancia o Perdida en Valores Disponibles para la Venta	(2,598.68)	129.88%	(2,000.88)	(1,016.51)	(2,174.67)	(2,677.87)	(3,435.15)	(3,501.00)	(3,373.28)	(3,008.54)	(3,220.21)	(3,362.68)	(4,422.29)	(5,000.33)	(4,599.56)
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	(40,261.09)	(6.95%)	579,673.18	571,929.44	571,471.31	558,806.63	558,126.84	556,913.88	565,058.46	558,720.11	560,282.64	573,145.44	553,458.20	555,760.64	539,412.09