

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	56,080.51	85.60%	65,514.40	68,226.27	73,222.23	75,410.18	89,987.71	90,745.11	105,331.46	93,482.53	104,388.47	102,716.41	107,703.16	106,764.36	121,594.91
Depositos Locales en Bancos	29,781.72	189.98%	15,676.35	11,326.17	15,925.54	13,870.24	15,175.33	22,596.00	48,350.18	22,367.09	35,365.11	31,151.76	31,487.32	32,813.05	45,458.06
A la Vista	9,281.72	73.22%	12,676.35	8,326.17	12,925.54	10,870.24	11,175.33	10,596.00	19,850.18	9,867.09	12,865.11	8,651.76	13,987.32	10,313.05	21,958.06
A Plazo	20,500.00	683.33%	3,000.00	3,000.00	3,000.00	3,000.00	4,000.00	12,000.00	28,500.00	12,500.00	22,500.00	22,500.00	17,500.00	22,500.00	23,500.00
Depositos Extranjeros en Bancos	26,546.22	54.20%	48,974.32	56,215.29	56,772.49	60,632.00	74,237.79	67,442.50	56,412.42	70,384.24	68,304.97	70,790.00	75,558.98	73,465.05	75,520.54
A la Vista	11,546.22	77.11%	14,974.32	18,215.29	19,772.49	20,632.00	29,237.79	22,442.50	21,412.42	21,384.24	19,304.97	21,790.00	26,558.98	24,465.05	26,520.54
A Plazo	15,000.00	44.12%	34,000.00	38,000.00	37,000.00	40,000.00	45,000.00	45,000.00	35,000.00	49,000.00	49,000.00	49,000.00	49,000.00	49,000.00	49,000.00
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	(247.42)	(28.65%)	863.74	684.80	524.21	907.94	574.60	706.62	568.86	731.20	718.39	774.66	656.87	486.27	616.31
CARTERA CREDITICIA	(17,095.61)	(4.89%)	349,379.07	344,147.83	336,525.14	335,243.15	330,372.28	328,074.29	323,474.26	328,161.30	329,290.33	332,773.69	328,462.74	327,066.02	332,283.47
Locales	(9,435.82)	(2.83%)	333,543.75	328,938.55	321,526.27	321,099.02	318,231.78	315,929.74	312,138.91	317,434.35	318,679.61	325,003.71	322,244.02	320,555.06	324,107.93
Extranjero	(7,511.93)	(38.50%)	19,512.41	18,887.57	18,539.93	17,721.19	15,807.25	15,805.07	14,986.81	14,359.67	14,207.67	11,388.54	9,761.36	9,819.33	12,000.48
Menos Provisiones	147.86	4.02%	3,677.08	3,678.29	3,541.07	3,577.06	3,666.75	3,660.51	3,651.47	3,632.73	3,596.94	3,618.55	3,542.64	3,308.37	3,824.94
Locales	(68.78)	(2.62%)	2,625.15	2,419.35	2,432.05	2,419.38	2,471.73	2,465.37	2,463.22	2,451.46	3,407.93	3,454.21	3,462.93	3,294.83	2,556.36
Extranjero	216.64	20.59%	1,051.93	1,258.94	1,109.02	1,157.69	1,195.02	1,195.15	1,188.25	1,181.27	189.01	164.34	79.72	13.54	1,268.58
INVERSIONES EN VALORES	(18,514.22)	(18.27%)	101,336.91	98,659.45	97,591.74	94,409.44	99,579.49	100,199.52	92,958.47	92,689.56	92,321.32	88,406.40	85,655.76	87,626.13	82,822.69
Locales	(12,036.31)	(15.27%)	78,803.08	75,961.86	74,619.93	71,403.93	79,453.24	78,983.48	72,735.99	72,645.64	72,582.45	71,107.49	68,321.88	70,709.26	66,766.77
Extranjero	(6,492.64)	(28.79%)	22,553.78	22,718.63	22,995.29	23,031.42	20,145.25	21,238.21	20,255.91	20,088.29	19,752.18	17,312.67	17,347.63	16,930.62	16,061.14
Menos Provisiones	(14.73)	(73.84%)	19.94	21.04	23.48	25.91	19.00	22.18	33.44	44.36	13.31	13.76	13.75	13.75	5.22
Locales	(14.73)	(73.84%)	19.94	21.04	23.48	25.91	19.00	22.18	33.44	44.36	13.31	13.76	13.75	13.75	5.22
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	(4,378.41)	(13.37%)	32,755.90	29,680.30	27,526.10	27,447.75	27,322.81	28,203.46	28,801.11	28,586.05	28,627.12	28,015.33	30,238.46	29,549.43	28,377.49
Locales	(4,097.70)	(12.69%)	32,291.46	29,134.93	26,953.47	27,161.24	27,054.31	27,853.67	28,472.51	28,212.61	28,212.38	27,830.47	30,125.14	29,359.82	28,193.76
Extranjero	(280.71)	(60.44%)	464.44	545.37	572.63	286.52	268.49	349.78	328.60	373.44	414.74	184.85	113.32	189.62	183.73
TOTAL DE ACTIVOS	16,092.28	2.93%	548,986.29	540,713.86	534,865.21	532,510.52	547,262.28	547,222.37	550,565.29	542,919.44	554,627.25	551,911.83	552,060.11	551,005.95	565,078.56
DEPOSITOS	5,610.13	1.36%	413,327.24	407,006.25	405,052.44	405,685.56	410,123.15	408,471.89	410,773.86	410,718.60	417,192.46	419,838.92	423,307.84	415,231.19	418,937.37
Locales	8,411.03	2.35%	357,262.76	350,454.36	348,274.05	348,412.10	353,243.04	352,121.04	354,115.53	355,757.53	362,477.25	366,631.29	370,134.68	361,701.65	365,673.79

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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	5,915.53	1.68%	352,007.19	345,198.17	339,517.23	339,654.69	345,985.04	344,862.50	347,365.53	349,006.69	355,726.12	359,879.62	362,384.68	353,951.11	357,922.72
A la Vista	(5,784.68)	(19.99%)	28,937.86	23,430.82	23,182.53	24,536.34	28,077.10	28,648.48	24,381.09	24,074.59	26,333.05	24,642.11	28,495.45	24,064.59	23,153.18
A Plazo	8,522.89	3.56%	239,290.80	237,466.84	239,712.13	239,624.77	238,336.82	239,624.44	242,953.91	244,343.45	247,282.06	256,053.81	253,553.76	249,653.67	247,813.70
De Ahorros	3,177.32	3.79%	83,778.53	84,300.51	76,622.57	75,493.58	79,571.12	76,589.57	80,030.53	80,588.65	82,111.01	79,183.69	80,335.46	80,232.85	86,955.85
De Bancos	2,495.50	47.48%	5,255.57	5,256.19	8,756.82	8,757.41	7,258.00	7,258.54	6,750.00	6,750.83	6,751.13	6,751.67	7,750.00	7,750.54	7,751.07
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	2,495.50	47.48%	5,255.57	5,256.19	8,756.82	8,757.41	7,258.00	7,258.54	6,750.00	6,750.83	6,751.13	6,751.67	7,750.00	7,750.54	7,751.07
Extranjero	(2,800.90)	(5.00%)	56,064.49	56,551.89	56,778.39	57,273.46	56,880.11	56,350.85	56,658.33	54,961.07	54,715.21	53,207.63	53,173.17	53,529.53	53,263.58
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	(2,800.90)	(5.00%)	56,064.49	56,551.89	56,778.39	57,273.46	56,880.11	56,350.85	56,658.33	54,961.07	54,715.21	53,207.63	53,173.17	53,529.53	53,263.58
A la Vista	(555.71)	(27.13%)	2,048.69	1,941.34	2,114.31	2,219.14	1,963.25	1,978.93	1,912.09	1,762.09	1,871.00	1,764.07	1,671.64	1,942.55	1,492.98
A Plazo	(963.75)	(2.35%)	41,069.49	41,477.63	41,477.63	41,026.63	41,223.45	41,046.45	41,182.79	42,261.99	41,432.20	39,862.20	39,358.55	39,593.55	40,105.74
De Ahorros	(1,281.44)	(9.90%)	12,946.31	13,132.91	13,186.45	14,027.69	13,693.41	13,325.47	13,563.45	10,937.00	11,412.01	11,581.36	12,142.97	11,993.43	11,664.87
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	10,026.31	15.65%	64,051.21	60,445.24	57,460.03	54,873.11	63,064.13	65,969.69	65,042.39	58,444.51	63,460.34	57,179.61	55,835.51	63,032.16	74,077.52
Locales	7,084.01	117.65%	6,021.04	7,028.97	7,032.54	7,036.10	15,114.07	18,013.43	16,499.80	16,501.41	16,507.22	16,513.03	13,728.82	13,102.17	13,105.04
Extranjero	2,942.30	5.07%	58,030.17	53,416.26	50,427.49	47,837.01	47,950.06	47,956.27	48,542.59	41,943.10	46,953.12	40,666.58	42,106.69	49,929.99	60,972.47
OTROS PASIVOS	560.59	9.64%	5,816.91	7,186.16	5,772.95	5,234.09	7,089.47	5,843.86	7,754.17	6,996.15	7,483.10	8,385.51	6,569.07	6,589.52	6,377.50
Locales	249.01	4.62%	5,388.04	6,701.96	5,256.49	4,678.26	6,518.54	5,228.53	7,095.90	6,340.52	6,823.94	7,738.80	5,894.76	5,875.68	5,637.04
Extranjero	311.59	72.65%	428.87	484.20	516.46	555.83	570.93	615.33	658.27	655.62	659.15	646.72	674.30	713.84	740.46
PATRIMONIO	(104.76)	(0.16%)	65,790.93	66,076.21	66,579.78	66,717.76	66,985.53	66,936.93	66,994.88	66,760.18	66,491.35	66,507.78	66,347.69	66,153.09	65,686.17
Capital	300.00	0.48%	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,259.99	62,559.99	62,559.99
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	(200.77)	(3.35%)	5,985.77	5,985.77	8,790.23	7,408.94	7,942.20	7,945.16	7,697.16	7,702.35	7,822.93	8,260.93	8,227.77	7,765.53	5,785.00
Provisiones Dinámicas	682.66	13.15%	5,191.87	5,044.14	5,051.17	5,050.62	5,053.75	5,082.36	5,111.14	5,126.50	5,167.63	5,485.67	5,504.50	5,501.46	5,874.53
Otras Reservas	(883.43)	(111.28%)	793.90	941.63	3,739.06	2,358.33	2,888.45	2,862.79	2,586.02	2,575.85	2,655.30	2,775.26	2,723.27	2,264.07	(89.53)

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Utilidad de Periodos Anteriores	2,978.95	(197.76%)	(1,506.33)	(509.23)	(593.36)	(571.43)	(1,023.16)	(942.73)	(684.20)	(615.63)	(641.92)	(1,019.34)	(929.32)	(1,171.02)	1,472.62
Utilidad de Periodo	(2,153.91)	(216.02%)	997.10	63.01	238.87	304.01	245.37	234.89	136.16	159.88	143.63	154.37	(16.89)	(118.28)	(1,156.81)
Ganancia o Perdida en Valores Disponible para la Venta	(1,029.03)	52.89%	(1,945.60)	(1,723.33)	(4,115.95)	(2,683.75)	(2,438.88)	(2,560.39)	(2,414.23)	(2,746.41)	(3,093.28)	(3,148.17)	(3,193.86)	(2,883.14)	(2,974.63)
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	16,092.28	2.93%	548,986.29	540,713.86	534,865.21	532,510.52	547,262.28	547,222.37	550,565.29	542,919.44	554,627.25	551,911.83	552,060.11	551,005.95	565,078.56