

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(56,484.67)	(46.45%)	121,594.91	102,708.74	97,192.06	89,407.43	82,147.92	68,725.65	54,548.98	51,645.80	44,832.00	49,573.71	42,806.16	27,959.27	65,110.24
Depositos Locales en Bancos	(29,520.43)	(64.94%)	45,458.06	22,759.54	23,249.90	21,403.15	23,994.06	21,201.12	16,036.74	23,120.69	14,547.74	16,766.61	14,757.94	10,924.71	15,937.64
A la Vista	(13,520.43)	(61.57%)	21,958.06	9,759.54	10,249.90	8,403.15	11,994.06	9,201.12	8,036.74	12,620.69	7,047.74	9,266.61	7,257.94	4,924.71	8,437.64
A Plazo	(16,000.00)	(68.09%)	23,500.00	13,000.00	13,000.00	13,000.00	12,000.00	12,000.00	8,000.00	10,500.00	7,500.00	7,500.00	7,500.00	6,000.00	7,500.00
Depositos Extranjeros en Bancos	(27,102.20)	(35.89%)	75,520.54	79,196.02	73,172.52	67,280.87	57,221.81	46,745.91	37,769.57	27,822.02	29,518.35	32,085.64	27,273.93	16,248.86	48,418.34
A la Vista	(102.20)	(0.39%)	26,520.54	20,196.02	14,172.52	12,280.87	13,221.81	11,745.91	8,769.57	9,822.02	11,518.35	17,085.64	17,273.93	10,248.86	26,418.34
A Plazo	(27,000.00)	(55.10%)	49,000.00	59,000.00	59,000.00	55,000.00	44,000.00	35,000.00	29,000.00	18,000.00	18,000.00	15,000.00	10,000.00	6,000.00	22,000.00
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	137.95	22.38%	616.31	753.18	769.63	723.41	932.05	778.62	742.67	703.09	765.91	721.47	774.29	785.70	754.26
CARTERA CREDITICIA	27,877.72	8.39%	332,283.47	332,485.01	331,060.71	328,498.29	326,374.19	328,765.41	326,493.81	335,900.31	339,449.14	339,677.33	343,840.53	355,165.74	360,161.18
Locales	4,555.11	1.41%	324,107.93	323,739.49	322,886.06	320,973.94	318,796.67	320,481.73	318,726.65	326,538.56	331,419.79	324,630.22	328,811.30	332,668.89	328,663.04
Extranjero	23,806.52	198.38%	12,000.48	12,623.43	12,621.38	11,952.21	12,207.65	13,055.50	12,451.47	13,967.39	12,771.07	19,691.35	19,583.32	27,081.19	35,807.00
Menos Provisiones	483.92	12.65%	3,824.94	3,877.91	4,446.72	4,427.87	4,630.13	4,771.82	4,684.30	4,605.63	4,741.72	4,644.25	4,554.08	4,584.34	4,308.86
Locales	300.55	11.76%	2,556.36	3,854.38	3,165.72	3,154.50	3,353.60	3,498.98	3,319.94	3,189.59	3,324.22	3,208.31	3,120.18	3,068.65	2,856.91
Extranjero	183.37	14.45%	1,268.58	23.53	1,281.00	1,273.37	1,276.53	1,272.84	1,364.36	1,416.04	1,417.50	1,435.94	1,433.91	1,515.69	1,451.95
INVERSIONES EN VALORES	26,178.58	31.61%	82,822.69	92,387.62	98,862.52	105,870.74	105,324.09	110,092.60	116,373.59	112,869.05	115,458.25	114,762.98	114,638.85	108,893.48	109,001.28
Locales	(1,456.85)	(2.18%)	66,766.77	72,180.69	74,978.23	77,122.18	74,918.21	74,839.67	75,705.82	71,961.51	71,794.63	71,477.74	71,263.13	65,305.44	65,309.92
Extranjero	27,689.52	172.40%	16,061.14	20,220.56	23,900.29	28,774.05	30,432.04	35,279.09	40,703.79	40,944.28	43,703.60	43,325.19	43,415.56	43,641.05	43,750.67
Menos Provisiones	54.10	1,036.63%	5.22	13.63	16.00	25.49	26.16	26.16	36.02	36.73	39.98	39.95	39.84	53.01	59.32
Locales	54.10	1,036.63%	5.22	13.63	16.00	25.49	26.16	26.16	36.02	36.73	39.98	39.95	39.84	53.01	59.32
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	3,595.55	12.67%	28,377.49	28,156.71	29,057.76	29,482.26	29,515.98	28,901.97	30,379.42	30,606.41	30,175.18	29,975.41	30,505.80	31,778.93	31,973.04
Locales	3,163.37	11.22%	28,193.76	27,871.10	28,708.98	29,235.50	29,294.78	28,572.48	30,009.46	30,185.40	29,623.17	29,516.54	29,994.47	31,186.34	31,357.12
Extranjero	432.19	235.23%	183.73	285.60	348.78	246.76	221.21	329.49	369.96	421.01	552.00	458.87	511.32	592.59	615.92
TOTAL DE ACTIVOS	1,167.18	0.21%	565,078.56	555,738.07	556,173.05	553,258.71	543,362.19	536,485.63	527,795.80	531,021.58	529,914.57	533,989.42	531,791.34	523,797.42	566,245.74
DEPOSITOS	(16,861.90)	(4.02%)	418,937.37	412,400.65	410,397.32	411,002.44	402,308.56	395,584.16	390,771.77	393,170.97	392,221.28	387,976.92	386,831.15	379,630.09	402,075.47
Locales	(15,451.74)	(4.23%)	365,673.79	358,872.44	356,661.18	356,382.15	349,393.87	341,610.14	338,113.04	340,592.86	339,646.62	335,878.24	334,770.90	327,799.29	350,222.05

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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	(13,200.67)	(3.69%)	357,922.72	351,122.15	348,910.36	350,881.02	346,892.40	337,610.14	336,613.04	340,592.86	339,646.62	335,878.24	334,770.90	326,799.29	344,722.05
A la Vista	3,278.73	14.16%	23,153.18	22,229.46	23,552.73	23,151.56	26,219.26	22,493.70	22,577.33	24,676.67	26,459.97	26,281.65	28,670.22	26,697.63	26,431.91
A Plazo	(18,039.15)	(7.28%)	247,813.70	246,824.54	242,284.57	240,299.94	234,422.33	229,116.54	228,167.19	227,682.30	226,542.94	227,639.46	223,633.92	216,372.39	229,774.54
De Ahorros	1,559.75	1.79%	86,955.85	82,068.15	83,073.06	87,429.53	86,250.81	85,999.90	85,868.52	88,233.88	86,643.71	81,957.14	82,466.76	83,729.27	88,515.60
De Bancos	(2,251.07)	(29.04%)	7,751.07	7,750.29	7,750.82	5,501.12	2,501.47	4,000.00	1,500.00	0.00	0.00	0.00	0.00	1,000.00	5,500.00
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	(2,251.07)	(29.04%)	7,751.07	7,750.29	7,750.82	5,501.12	2,501.47	4,000.00	1,500.00	0.00	0.00	0.00	0.00	1,000.00	5,500.00
Extranjero	(1,410.16)	(2.65%)	53,263.58	53,528.20	53,736.14	54,620.29	52,914.70	53,974.02	52,658.73	52,578.12	52,574.66	52,098.68	52,060.25	51,830.80	51,853.43
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	(1,410.16)	(2.65%)	53,263.58	53,528.20	53,736.14	54,620.29	52,914.70	53,974.02	52,658.73	52,578.12	52,574.66	52,098.68	52,060.25	51,830.80	51,853.43
A la Vista	(2.08)	(0.14%)	1,492.98	1,585.17	1,498.03	1,488.62	1,396.30	1,576.09	1,457.55	1,507.93	1,710.00	1,650.38	1,704.92	1,493.18	1,490.90
A Plazo	(1,510.04)	(3.77%)	40,105.74	40,128.61	40,578.60	40,445.46	39,994.59	40,525.26	39,763.99	39,213.36	38,469.01	36,420.21	37,429.71	37,826.46	38,595.69
De Ahorros	101.96	0.87%	11,664.87	11,814.42	11,659.51	12,686.21	11,523.81	11,872.67	11,437.19	11,856.82	12,395.64	14,028.08	12,925.62	12,511.16	11,766.83
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	16,236.86	21.92%	74,077.52	71,916.86	72,708.22	70,867.44	69,877.04	69,918.80	67,314.04	67,136.29	66,295.50	77,320.11	75,692.53	70,361.51	90,314.37
Locales	5,598.16	42.72%	13,105.04	13,478.96	14,299.83	14,305.26	10,664.34	10,669.35	21,046.57	21,049.20	20,374.32	19,772.66	15,387.67	18,771.96	18,703.20
Extranjero	10,638.70	17.45%	60,972.47	58,437.91	58,408.39	56,562.18	59,212.70	59,249.45	46,267.47	46,087.10	45,921.19	57,547.45	60,304.86	51,589.55	71,611.18
OTROS PASIVOS	2,511.35	39.38%	6,377.50	6,250.42	8,507.38	6,932.36	7,438.14	7,503.88	5,749.01	6,467.49	7,525.45	5,063.24	5,541.12	9,616.83	8,888.85
Locales	2,479.14	43.98%	5,637.04	5,462.96	7,677.97	6,490.23	6,964.41	7,007.90	5,053.20	5,637.64	6,503.46	4,414.37	4,795.81	8,706.57	8,116.18
Extranjero	32.21	4.35%	740.46	787.45	829.41	442.13	473.73	495.99	695.81	829.85	1,021.98	648.87	745.31	910.26	772.67
PATRIMONIO	(719.13)	(1.09%)	65,686.17	65,170.15	64,560.13	64,456.47	63,738.44	63,478.79	63,960.98	64,246.82	63,872.34	63,629.15	63,726.54	64,188.99	64,967.04
Capital	0.00	0.00%	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	62,559.99	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	1,205.24	20.83%	5,785.00	5,725.88	5,467.90	5,842.93	5,996.61	6,531.01	5,952.29	6,200.01	6,220.01	6,968.58	6,968.58	6,990.24	6,990.24
Provisiones Dinámicas	355.50	6.05%	5,874.53	5,864.23	5,942.88	5,948.88	6,112.25	6,184.13	6,104.06	5,702.28	5,630.75	5,823.11	5,842.28	5,658.87	6,230.04
Otras Reservas	849.74	(949.07%)	(89.53)	(138.36)	(474.98)	(105.96)	(115.63)	346.88	(151.77)	497.73	589.26	1,145.47	1,126.30	1,331.37	760.20

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Utilidad de Periodos Anteriores	(3,500.46)	(237.70%)	1,472.62	374.28	636.35	242.09	92.82	(469.95)	(1,115.78)	(1,311.27)	(1,311.27)	(2,027.84)	(2,027.84)	(2,027.84)	(2,027.84)
Utilidad de Periodo	1,681.12	(145.32%)	(1,156.81)	(197.79)	(405.03)	(331.02)	(530.65)	(703.11)	(533.62)	(536.15)	(778.22)	(451.64)	(319.50)	(143.60)	524.31
Ganancia o Perdida en Valores Disponibles para la Venta	(105.04)	3.53%	(2,974.63)	(3,292.21)	(3,699.08)	(3,857.52)	(4,380.33)	(4,439.15)	(2,901.91)	(2,665.76)	(2,818.18)	(3,419.94)	(3,454.70)	(3,189.80)	(3,079.67)
PASIVO Y PATRIMONIO	1,167.18	0.21%	565,078.56	555,738.07	556,173.05	553,258.71	543,362.19	536,485.63	527,795.80	531,021.58	529,914.57	533,989.42	531,791.34	523,797.42	566,245.74