

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(8,962.32)	(13.76%)	65,110.24	64,622.67	56,529.54	77,742.15	68,491.98	63,658.89	58,481.82	59,432.22	42,081.29	35,450.95	40,788.41	42,454.48	56,147.92
Depositos Locales en Bancos	7,250.51	45.49%	15,937.64	16,415.28	22,859.21	23,963.24	18,870.18	20,624.93	25,595.81	28,698.51	19,438.00	17,532.36	20,170.28	21,454.45	23,188.15
A la Vista	5,250.51	62.23%	8,437.64	8,915.28	13,359.21	8,463.24	9,370.18	11,124.93	16,095.81	19,198.51	9,938.00	8,032.36	10,670.28	11,954.45	13,688.15
A Plazo	2,000.00	26.67%	7,500.00	7,500.00	9,500.00	15,500.00	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00
Depositos Extranjeros en Bancos	(16,316.66)	(33.70%)	48,418.34	47,382.66	32,893.05	53,032.75	48,811.65	42,107.28	32,439.23	30,323.50	22,093.29	17,195.32	19,838.54	20,423.73	32,101.68
A la Vista	(1,816.66)	(6.88%)	26,418.34	14,382.66	12,893.05	18,532.75	13,811.65	22,107.28	22,439.23	20,323.50	22,093.29	17,195.32	19,838.54	20,423.73	24,601.68
A Plazo	(14,500.00)	(65.91%)	22,000.00	33,000.00	20,000.00	34,500.00	35,000.00	20,000.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00	7,500.00
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	103.82	13.77%	754.26	824.73	777.28	746.16	810.15	926.69	446.78	410.20	550.00	723.27	779.59	576.31	858.09
CARTERA CREDITICIA	52,259.44	14.51%	360,161.18	361,784.62	360,403.89	360,177.86	357,554.34	364,138.09	379,857.11	386,331.95	390,686.18	405,678.35	410,435.47	416,915.28	412,420.63
Locales	40,768.71	12.40%	328,663.04	330,782.79	329,721.07	329,448.76	326,293.85	333,607.63	348,627.35	355,837.81	359,665.25	367,564.67	373,575.54	374,800.08	369,431.75
Extranjero	12,746.38	35.60%	35,807.00	35,804.87	35,848.74	35,382.40	35,980.30	35,977.96	35,975.79	35,563.81	36,121.63	43,246.95	42,600.37	47,610.48	48,553.37
Menos Provisiones	1,255.64	29.14%	4,308.86	4,803.04	5,165.91	4,653.30	4,719.81	5,447.49	4,746.04	5,069.66	5,100.71	5,133.26	5,740.45	5,495.28	5,564.50
Locales	1,100.70	38.53%	2,856.91	3,301.43	3,637.78	3,234.25	3,140.76	3,868.77	3,153.26	3,445.88	3,405.79	3,194.36	3,689.67	3,378.28	3,957.61
Extranjero	154.94	10.67%	1,451.95	1,501.61	1,528.13	1,419.06	1,579.04	1,578.72	1,592.78	1,623.78	1,694.92	1,938.90	2,050.77	2,117.01	1,606.89
INVERSIONES EN VALORES	19,643.32	18.02%	109,001.28	108,131.41	105,921.03	101,612.57	105,879.90	109,675.13	115,502.65	116,798.16	121,122.40	121,486.88	124,272.15	124,503.99	128,644.60
Locales	10,488.09	16.06%	65,309.92	64,217.39	62,163.71	59,150.29	63,408.87	65,346.25	67,286.64	68,654.52	72,521.67	72,861.17	75,759.97	75,761.45	75,798.01
Extranjero	9,141.71	20.90%	43,750.67	43,972.83	43,817.19	42,510.11	42,518.64	44,377.97	48,262.87	48,190.37	48,655.59	48,680.94	48,567.04	48,797.40	52,892.38
Menos Provisiones	(13.53)	(22.81%)	59.32	58.81	59.87	47.83	47.61	49.10	46.87	46.74	54.86	55.23	54.86	54.86	45.79
Locales	(13.53)	(22.81%)	59.32	58.81	59.87	47.83	47.61	49.10	46.87	46.74	54.86	55.23	54.86	54.86	45.79
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	4,303.03	13.46%	31,973.04	30,687.45	30,399.95	29,444.43	28,987.64	31,579.64	29,261.44	29,994.10	30,255.64	31,021.93	31,202.23	33,892.85	36,276.07
Locales	3,756.51	11.98%	31,357.12	29,881.96	29,312.65	29,252.70	28,195.97	30,594.26	28,307.13	29,052.57	28,960.63	30,326.24	30,328.23	32,889.55	35,113.63
Extranjero	546.53	88.73%	615.92	805.49	1,087.30	191.73	791.66	985.38	954.31	941.53	1,295.01	695.69	873.99	1,003.30	1,162.45
TOTAL DE ACTIVOS	67,243.48	11.88%	566,245.74	565,226.15	553,254.40	568,977.01	560,913.86	569,051.76	583,103.02	592,556.43	584,145.50	593,638.11	606,698.25	617,766.61	633,489.22
DEPOSITOS	42,655.65	10.61%	402,075.47	402,902.87	406,242.08	409,084.19	414,176.93	423,356.69	429,783.55	427,013.99	431,463.70	433,004.47	435,931.87	444,247.32	444,731.13
Locales	32,032.46	9.15%	350,222.05	350,340.47	353,596.82	355,311.75	357,480.04	365,682.28	371,067.69	366,970.67	372,251.81	370,069.21	372,445.36	380,515.84	382,254.50

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023												
			2022	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	32,032.46	9.29%	344,722.05	344,840.47	349,096.82	350,811.75	352,980.04	361,182.28	366,561.16	361,470.67	367,751.81	365,569.21	367,936.30	375,997.09	376,754.50
A la Vista	(389.24)	(1.47%)	26,431.91	28,092.52	28,155.55	28,672.23	27,800.56	25,949.56	28,575.85	26,295.79	26,969.14	24,911.38	25,346.88	27,651.07	26,042.66
A Plazo	43,697.97	19.02%	229,774.54	237,943.20	241,370.54	246,702.90	252,403.47	256,804.20	258,765.41	258,573.84	262,491.19	266,317.63	268,027.47	270,083.69	273,472.51
De Ahorros	(11,276.27)	(12.74%)	88,515.60	78,804.75	79,570.73	75,436.62	72,776.00	78,428.52	79,219.90	76,601.04	78,291.48	74,340.20	74,561.94	78,262.33	77,239.33
De Bancos	0.00	0.00%	5,500.00	5,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,506.52	5,500.00	4,500.00	4,500.00	4,509.07	4,518.74	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	0.00	0.00%	5,500.00	5,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,506.52	5,500.00	4,500.00	4,500.00	4,509.07	4,518.74	5,500.00
Extranjero	10,623.20	20.49%	51,853.43	52,562.40	52,645.26	53,772.44	56,696.89	57,674.41	58,715.86	60,043.32	59,211.89	62,935.26	63,486.51	63,731.48	62,476.62
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	10,623.20	20.49%	51,853.43	52,562.40	52,645.26	53,772.44	56,696.89	57,674.41	58,715.86	60,043.32	59,211.89	62,935.26	63,486.51	63,731.48	62,476.62
A la Vista	517.40	34.70%	1,490.90	1,177.18	1,253.26	1,353.12	1,411.93	1,405.26	1,400.76	1,432.20	1,525.45	1,609.36	1,746.58	2,370.79	2,008.31
A Plazo	10,227.61	26.50%	38,595.69	39,472.17	39,492.88	39,828.59	40,684.59	40,536.59	43,279.96	43,556.47	44,469.47	48,483.21	48,993.21	47,679.21	48,823.30
De Ahorros	(121.82)	(1.04%)	11,766.83	11,913.05	11,899.13	12,590.73	14,600.37	15,732.56	14,035.15	15,054.64	13,216.97	12,842.69	12,746.71	13,681.48	11,645.01
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	17,421.48	19.29%	90,314.37	89,673.78	74,064.05	85,516.91	72,478.68	69,291.21	69,173.51	78,222.12	76,548.83	81,468.98	94,642.26	94,830.69	107,735.86
Locales	(4,313.63)	(23.06%)	18,703.20	17,663.14	13,768.41	13,260.93	15,194.51	15,161.49	12,628.20	13,639.02	13,530.73	13,441.50	13,422.25	17,055.92	14,389.57
Extranjero	21,735.11	30.35%	71,611.18	72,010.64	60,295.64	72,255.98	57,284.17	54,129.72	56,545.31	64,583.10	63,018.10	68,027.48	81,220.02	77,774.78	93,346.29
OTROS PASIVOS	4,645.81	52.27%	8,888.85	6,748.89	7,116.36	8,232.02	7,979.44	10,110.11	17,744.71	20,818.95	9,616.77	12,864.68	10,076.26	12,193.82	13,534.66
Locales	3,888.34	47.91%	8,116.18	5,612.80	5,646.88	6,955.25	6,510.06	8,700.36	16,867.76	19,590.55	8,018.26	11,472.28	8,201.83	10,395.00	12,004.52
Extranjero	757.48	98.03%	772.67	1,136.09	1,469.47	1,276.77	1,469.38	1,409.75	876.95	1,228.40	1,598.51	1,392.39	1,874.43	1,798.83	1,530.14
PATRIMONIO	2,520.53	3.88%	64,967.04	65,900.61	65,831.92	66,143.90	66,278.81	66,293.76	66,401.24	66,501.37	66,516.20	66,299.99	66,047.87	66,494.77	67,487.57
Capital	126.81	0.20%	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	62,686.80
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	573.75	8.21%	6,990.24	7,060.05	7,054.87	7,051.25	7,018.37	6,434.37	6,434.37	7,090.03	6,492.07	7,384.04	7,384.04	7,384.04	7,563.99
Provisiones Dinámicas	0.00	0.00%	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04
Otras Reservas	573.75	75.47%	760.20	830.01	824.83	821.21	788.33	204.33	204.33	859.99	262.03	1,154.00	1,154.00	1,154.00	1,333.95

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	239.29	(11.80%)	(2,027.84)	(1,128.53)	(1,128.53)	(1,128.53)	(1,128.53)	(1,138.00)	(1,138.00)	(1,274.06)	(1,274.06)	(1,788.54)	(1,788.54)	(1,788.54)	(1,788.54)
Utilidad de Periodo	1,620.14	309.01%	524.31	208.11	352.89	732.76	808.88	989.34	1,032.78	1,196.19	1,343.84	1,443.63	1,517.39	1,744.74	2,144.45
Ganancia o Perdida en Valores Disponibles para la Venta	(39.46)	1.28%	(3,079.67)	(2,799.01)	(3,007.30)	(3,071.58)	(2,979.89)	(2,551.94)	(2,487.90)	(3,070.78)	(2,605.64)	(3,299.13)	(3,625.01)	(3,405.46)	(3,119.12)
PASIVO Y PATRIMONIO	67,243.48	11.88%	566,245.74	565,226.15	553,254.40	568,977.01	560,913.86	569,051.76	583,103.02	592,556.43	584,145.50	593,638.11	606,698.25	617,766.61	633,489.22