

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(3,064.45)	(5.46%)	56,147.92	52,569.31	42,181.27	53,322.81	41,013.48	46,006.23	50,572.53	49,361.95	49,737.53	45,698.68	50,929.88	41,178.45	53,083.47
Depositos Locales en Bancos	(3,035.99)	(13.09%)	23,188.15	20,638.99	18,677.11	18,795.35	18,207.26	17,355.39	18,699.86	19,242.21	22,092.52	16,979.03	18,950.84	15,869.56	20,152.16
A la Vista	(5,535.99)	(40.44%)	13,688.15	11,138.99	9,177.11	8,295.35	7,707.26	7,855.39	6,199.86	5,742.21	9,592.52	7,479.03	9,450.84	6,369.56	8,152.16
A Plazo	2,500.00	26.32%	9,500.00	9,500.00	9,500.00	10,500.00	10,500.00	9,500.00	12,500.00	13,500.00	12,500.00	9,500.00	9,500.00	9,500.00	12,000.00
Depositos Extranjeros en Bancos	60.85	0.19%	32,101.68	31,313.50	22,931.90	33,872.75	21,879.61	27,929.88	31,109.35	29,591.78	27,136.97	27,688.42	31,140.12	24,488.20	32,162.53
A la Vista	7,560.85	30.73%	24,601.68	23,313.50	22,931.90	24,372.75	21,879.61	21,429.88	24,109.35	24,591.78	24,136.97	24,688.42	25,640.12	24,488.20	32,162.53
A Plazo	(7,500.00)	(100.00%)	7,500.00	8,000.00	0.00	9,500.00	0.00	6,500.00	7,000.00	5,000.00	3,000.00	3,000.00	5,500.00	0.00	0.00
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	(89.31)	(10.41%)	858.09	616.82	572.26	654.72	926.61	720.96	763.32	527.96	508.04	1,031.23	838.93	820.68	768.78
CARTERA CREDITICIA	48,157.11	11.68%	412,420.63	407,021.31	411,465.28	403,825.95	414,986.18	419,511.16	424,685.33	428,939.08	438,669.69	446,234.75	437,735.42	442,206.16	460,577.73
Locales	21,420.98	5.80%	369,431.75	364,820.25	369,192.63	358,125.14	357,652.52	361,401.32	365,416.34	368,265.61	377,366.46	387,430.60	383,982.32	389,843.20	390,852.73
Extranjero	24,571.82	50.61%	48,553.37	47,849.55	48,013.55	51,537.14	63,479.62	63,477.53	64,875.28	66,406.24	67,001.62	64,958.05	60,147.01	57,935.10	73,125.19
Menos Provisiones	(2,164.31)	(38.89%)	5,564.50	5,648.49	5,740.89	5,836.34	6,145.96	5,367.69	5,606.29	5,732.77	5,698.39	6,153.91	6,393.91	5,572.15	3,400.19
Locales	(829.42)	(20.96%)	3,957.61	4,067.80	4,140.56	4,173.45	4,646.05	3,881.34	4,068.56	4,148.17	3,991.56	4,453.23	4,819.32	5,371.18	3,128.19
Extranjero	(1,334.89)	(83.07%)	1,606.89	1,580.69	1,600.33	1,662.89	1,499.91	1,486.35	1,537.73	1,584.61	1,706.83	1,700.67	1,574.58	200.97	272.00
INVERSIONES EN VALORES	35,648.71	27.71%	128,644.60	131,831.07	135,542.33	144,321.32	137,914.59	136,134.56	136,724.27	138,857.04	139,147.46	140,395.57	155,000.37	160,965.85	164,293.31
Locales	20,265.50	26.74%	75,798.01	72,037.97	72,052.45	81,680.26	77,610.04	79,510.31	74,671.73	76,564.18	76,606.74	76,717.37	87,636.40	92,535.48	96,063.51
Extranjero	15,440.23	29.19%	52,892.38	59,821.40	63,523.31	62,671.69	60,361.17	56,680.87	62,119.16	62,369.48	62,626.51	63,769.10	67,453.52	68,519.93	68,332.61
Menos Provisiones	57.02	124.54%	45.79	28.29	33.43	30.63	56.62	56.62	66.62	76.62	85.79	90.90	89.56	89.56	102.81
Locales	57.02	124.54%	45.79	28.29	33.43	30.63	56.62	56.62	66.62	76.62	85.79	90.90	89.56	89.56	102.81
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	(4,863.26)	(13.41%)	36,276.07	33,221.23	32,794.93	33,869.43	37,118.97	33,673.91	32,380.50	34,140.50	30,057.08	33,012.15	31,287.18	33,382.48	31,412.81
Locales	(4,928.87)	(14.04%)	35,113.63	31,951.76	31,222.62	32,502.21	36,079.70	32,674.40	28,554.66	33,018.54	28,397.33	31,641.36	30,723.30	31,793.33	30,184.76
Extranjero	65.61	5.64%	1,162.45	1,269.47	1,572.32	1,367.22	1,039.27	999.50	3,825.85	1,121.95	1,659.75	1,370.79	563.88	1,589.15	1,228.05
TOTAL DE ACTIVOS	75,878.11	11.98%	633,489.22	624,642.93	621,983.82	635,339.50	631,033.23	635,325.85	644,362.63	651,298.57	657,611.75	665,341.14	674,952.84	677,732.94	709,367.33
DEPOSITOS	56,458.63	12.70%	444,731.13	450,386.39	445,187.89	453,930.79	449,856.23	458,441.46	467,803.27	472,265.36	474,566.12	485,903.46	490,348.02	483,826.80	501,189.76
Locales	52,240.03	13.67%	382,254.50	384,544.43	379,090.49	386,416.29	382,495.67	387,004.29	398,226.11	403,312.96	406,948.68	418,281.81	423,709.31	421,224.65	434,494.53

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			2023	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	49,740.03	13.20%	376,754.50	380,044.43	374,590.49	380,916.29	376,495.67	382,004.29	390,226.11	397,312.96	400,948.68	411,281.81	416,709.31	416,224.65	426,494.53
A la Vista	(3,636.06)	(13.96%)	26,042.66	27,099.23	25,197.20	27,645.09	25,287.60	25,532.71	26,308.88	27,544.58	29,524.22	26,764.61	27,872.66	24,642.20	22,406.60
A Plazo	41,500.60	15.18%	273,472.51	272,908.90	272,237.85	268,018.37	269,759.47	271,516.17	276,175.75	283,660.81	288,740.21	300,634.58	306,608.39	309,845.58	314,973.11
De Ahorros	11,875.49	15.37%	77,239.33	80,036.29	77,155.44	85,252.83	81,448.59	84,955.41	87,741.47	86,107.57	82,684.24	83,882.62	82,228.26	81,736.88	89,114.82
De Bancos	2,500.00	45.45%	5,500.00	4,500.00	4,500.00	5,500.00	6,000.00	5,000.00	8,000.00	6,000.00	6,000.00	7,000.00	7,000.00	5,000.00	8,000.00
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	2,500.00	45.45%	5,500.00	4,500.00	4,500.00	5,500.00	6,000.00	5,000.00	8,000.00	6,000.00	6,000.00	7,000.00	7,000.00	5,000.00	8,000.00
Extranjero	4,218.61	6.75%	62,476.62	65,841.96	66,097.40	67,514.50	67,360.55	71,437.17	69,577.16	68,952.41	67,617.44	67,621.65	66,638.71	62,602.14	66,695.23
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	4,218.61	6.75%	62,476.62	65,841.96	66,097.40	67,514.50	67,360.55	71,437.17	69,577.16	68,952.41	67,617.44	67,621.65	66,638.71	62,602.14	66,695.23
A la Vista	(629.85)	(31.36%)	2,008.31	2,474.54	1,840.94	2,150.77	2,219.24	2,217.26	2,009.18	2,013.44	2,036.94	1,765.73	1,577.06	1,382.47	1,378.46
A Plazo	3,834.66	7.85%	48,823.30	48,648.30	49,435.87	50,759.12	50,925.30	53,217.30	53,241.39	49,781.48	50,358.48	50,266.07	48,374.90	49,361.28	52,657.96
De Ahorros	1,013.79	8.71%	11,645.01	14,719.11	14,820.59	14,604.61	14,216.02	16,002.61	14,326.59	17,157.48	15,222.02	15,589.84	16,686.74	11,858.39	12,658.80
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	16,804.24	15.60%	107,735.86	93,706.08	93,261.24	99,520.05	100,375.14	97,717.44	97,589.64	99,396.14	102,866.91	97,480.49	98,016.92	110,118.91	124,540.10
Locales	(609.02)	(4.23%)	14,389.57	14,344.16	11,828.09	11,253.77	12,893.50	12,923.84	12,917.78	10,570.02	13,571.64	15,293.00	14,061.24	9,745.00	13,780.55
Extranjero	17,413.26	18.65%	93,346.29	79,361.92	81,433.14	88,266.27	87,481.64	84,793.60	84,671.85	88,826.11	89,295.27	82,187.49	83,955.68	100,373.92	110,759.55
OTROS PASIVOS	1,552.02	11.47%	13,534.66	12,138.19	15,196.01	13,099.58	12,275.36	11,112.78	11,256.17	11,416.14	11,631.55	12,976.89	17,812.47	15,013.24	15,086.68
Locales	957.30	7.97%	12,004.52	10,153.71	12,906.01	10,808.86	9,472.16	9,054.22	9,553.92	9,510.89	9,199.84	10,711.77	15,047.83	12,835.22	12,961.82
Extranjero	594.72	38.87%	1,530.14	1,984.48	2,290.00	2,290.73	2,803.20	2,058.55	1,702.25	1,905.25	2,431.72	2,265.12	2,764.65	2,178.01	2,124.87
PATRIMONIO	1,063.22	1.58%	67,487.57	68,412.27	68,338.68	68,789.08	68,526.51	68,054.17	67,713.56	68,220.92	68,547.17	68,980.31	68,775.43	68,773.99	68,550.79
Capital	0.00	0.00%	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	62,686.80	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	2,034.22	26.89%	7,563.99	6,492.07	6,492.07	6,492.07	6,585.16	6,585.16	6,692.75	6,793.73	6,793.73	9,368.69	9,368.69	9,368.69	9,598.21
Provisiones Dinámicas	107.59	1.73%	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,230.04	6,337.63	6,337.63	6,337.63	6,337.63	6,337.63	6,337.63	6,337.63
Otras Reservas	1,926.63	144.43%	1,333.95	262.03	262.03	262.03	355.12	355.12	355.12	456.10	456.10	3,031.06	3,031.06	3,031.06	3,260.58

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(1,168.91)	65.36%	(1,788.54)	1,393.71	1,393.71	1,393.71	1,300.62	451.13	(52.00)	(152.97)	(152.97)	(2,727.93)	(2,727.93)	(2,727.93)	(2,957.45)
Utilidad de Periodo	(492.14)	(22.95%)	2,144.45	125.81	231.22	369.68	480.70	673.09	689.16	840.88	1,004.30	1,202.16	1,362.29	1,297.59	1,652.31
Ganancia o Perdida en Valores Disponibles para la Venta	690.05	(22.12%)	(3,119.12)	(2,286.12)	(2,465.12)	(2,153.17)	(2,526.77)	(2,342.01)	(2,303.16)	(1,947.52)	(1,784.69)	(1,549.41)	(1,914.42)	(1,851.16)	(2,429.08)
PASIVO Y PATRIMONIO	75,878.11	11.98%	633,489.22	624,642.93	621,983.82	635,339.50	631,033.23	635,325.85	644,362.63	651,298.57	657,611.75	665,341.14	674,952.84	677,732.94	709,367.33