

UNI BANK & TRUST, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	54,369.82	78,037.09	120,144.99	154,533.59	193,197.50	220,545.41	267,598.61	263,221.36	303,011.94
ACTIVOS LIQUIDOS	17,022.62	21,327.57	11,788.05	10,633.67	33,574.27	26,534.76	35,406.30	37,203.16	46,987.30
TOTAL DE PRESTAMOS	78.62	8,085.40	34,056.59	64,716.61	103,296.90	121,791.02	159,873.80	186,568.94	203,904.61
LOCALES	78.62	7,971.14	33,987.26	64,716.61	103,296.90	121,791.02	159,873.80	186,568.94	203,903.97
EXTRANJEROS	0.00	0.00	69.33	0.00	0.00	0.00	0.00	0.00	0.64
TOTAL DE INVERSIONES	32,077.73	42,599.28	67,792.84	70,942.59	44,753.81	61,564.50	60,176.84	30,336.53	43,831.45
TOTAL DE DEPOSITOS	5,962.14	30,327.01	71,174.41	108,344.49	139,413.03	167,562.81	206,284.88	213,070.82	237,921.48
LOCALES	5,271.14	26,297.43	67,422.67	90,219.83	121,945.04	141,162.97	159,748.48	161,405.74	170,432.18
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	5,271.14	26,297.43	67,422.67	90,219.83	121,945.04	141,162.97	159,748.48	161,405.74	170,432.18
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	691.00	4,029.58	3,751.74	18,124.65	17,468.00	26,399.84	46,536.40	51,665.08	67,489.30
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	691.00	4,029.58	3,751.74	18,124.65	17,468.00	26,392.33	46,536.40	51,665.08	67,489.30
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	7.52	0.00	0.00	0.00
PATRIMONIO TOTAL	47,923.16	46,380.91	45,173.91	42,872.95	42,853.23	43,225.04	42,674.85	43,341.36	52,183.43
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	27,184.91	39,018.54	60,072.50	77,266.80	123,783.66	149,291.25	193,871.80	208,877.48	248,104.72
ACTIVOS GENERADORES DE INGRESOS	16,078.18	25,342.34	50,924.71	67,829.60	90,103.53	117,020.11	160,950.04	176,282.33	197,893.39
TOTAL DE PRESTAMOS	39.31	4,042.70	17,028.30	32,358.30	51,687.76	64,938.21	96,965.19	125,642.77	153,600.75
TOTAL DE INVERSIONES	16,038.87	21,299.64	33,896.42	35,471.30	38,415.77	52,081.89	63,984.84	50,639.56	44,292.63
PATRIMONIO TOTAL	23,961.58	23,190.45	22,586.95	21,436.48	45,388.20	44,802.97	43,924.38	43,107.16	47,518.33
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	108.04	445.20	1,275.27	2,773.39	4,886.75	2,408.43	5,146.14	8,668.00	12,271.86
EGRESOS DE OPERACIONES	8.84	164.23	582.78	1,334.42	2,297.68	1,179.25	2,607.93	4,241.19	6,144.53
INGRESO NETO DE INTERESES	99.20	280.97	692.49	1,438.97	2,589.06	1,229.17	2,538.21	4,426.81	6,127.34

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OTROS INGRESOS	0.23	88.70	559.77	1,422.79	2,118.54	463.37	1,769.50	2,959.36	3,536.61
INGRESO DE OPERACIONES	99.43	369.67	1,252.26	2,861.76	4,707.60	1,692.55	4,307.71	7,386.18	9,663.95
EGRESOS GENERALES	536.70	1,691.44	3,707.20	5,831.64	8,187.26	2,214.70	4,733.37	6,985.43	9,196.84
UTILIDAD ANTES DE PROVISIONES	(437.27)	(1,321.77)	(2,454.94)	(2,969.88)	(3,479.65)	(522.15)	(425.66)	400.75	467.10
UTILIDAD DEL PERIODO	(437.97)	(1,401.03)	(2,739.68)	(3,527.88)	(4,477.19)	(773.66)	(1,220.26)	(838.72)	(1,065.30)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	32.60	77.21	165.49	235.45	2,182.28
TOTAL PROVISIONES PARA PRESTAMOS	0.70	57.13	262.61	535.87	975.41	1,226.92	1,689.23	2,022.64	2,281.65
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.03	0.06	0.10	0.13	1.07
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	2,991.64	1,589.06	1,020.73	859.04	104.55
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.89	0.71	0.77	0.83	0.94	1.01	1.06	1.08	1.12
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	88.14	59.43	37.60	27.74	22.18	19.60	15.95	16.47	17.22
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	149.03	91.51	44.35	31.60	28.94	23.57	19.39	19.98	21.06
PATRIMONIO / PRESTAMOS TOTALES (%)	60,955.43	573.64	132.64	66.25	41.49	35.49	26.69	23.23	25.59
INDICE DE ADECUACION DE CAPITAL	206.89	171.50	58.60	44.39	31.46	26.95	21.65	20.83	23.81
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	285.51	70.33	16.56	9.81	24.08	15.84	17.16	17.46	19.75
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	31.31	27.33	9.81	6.88	17.38	12.03	13.23	14.13	15.51
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	823.54	210.79	111.81	75.29	56.18	52.58	46.34	31.70	38.17
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.72)	(22.11)	(10.76)	(6.93)	(4.97)	(2.64)	(1.52)	(0.63)	(0.54)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(1.61)	(14.36)	(9.12)	(6.09)	(3.62)	(2.07)	(1.26)	(0.54)	(0.43)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(1.83)	(24.17)	(24.26)	(21.94)	(9.86)	(6.91)	(5.56)	(2.59)	(2.24)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.67	7.03	5.01	5.45	5.42	8.23	6.39	6.56	6.20
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.06	2.59	2.29	2.62	2.55	4.03	3.24	3.21	3.10
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.62	4.43	2.72	2.83	2.87	4.20	3.15	3.35	3.10

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ZONA LIBRE	0.00	0.00	0.00	6.06	0.00	5.90	5.84	5.79	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	6.77	6.69	6.12	6.01
AL POR MENOR	0.00	6.10	6.32	6.20	6.64	6.33	5.67	6.60	6.54
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	7.50	3.50	5.27	5.03	4.74	4.85	4.73
PRESTAMO PERSONAL AUTO	0.00	7.12	7.52	7.37	7.27	7.26	7.15	7.10	7.09
PRESTAMO PERSONAL	6.46	7.94	8.82	8.78	10.53	10.69	10.07	9.53	9.12
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.25	4.09	4.01	3.93	3.67	3.72	3.99	4.08	4.10
PERSONA JURIDICA	4.25	4.23	4.10	3.75	3.44	3.89	3.73	3.83	3.71