

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	193,197.50	220,545.41	267,598.61	263,221.36	303,011.94	313,160.51	346,744.34	0.00	0.00
ACTIVOS LIQUIDOS	33,574.27	26,534.76	35,406.30	37,203.16	46,987.30	31,961.95	39,366.63	0.00	0.00
TOTAL DE PRESTAMOS	103,296.90	121,791.02	159,873.80	186,568.94	203,904.61	212,820.26	252,913.42	0.00	0.00
LOCALES	103,296.90	121,791.02	159,873.80	186,568.94	203,903.97	212,817.12	250,132.72	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.64	3.14	2,780.70	0.00	0.00
TOTAL DE INVERSIONES	44,753.81	61,564.50	60,176.84	30,336.53	43,831.45	59,001.95	44,398.82	0.00	0.00
TOTAL DE DEPOSITOS	139,413.03	167,562.81	206,284.88	213,070.82	237,921.48	255,004.77	291,327.55	0.00	0.00
LOCALES	121,945.04	141,162.97	159,748.48	161,405.74	170,432.18	185,104.36	207,434.13	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	121,945.04	141,162.97	159,748.48	161,405.74	170,432.18	185,104.36	207,434.13	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	17,468.00	26,399.84	46,536.40	51,665.08	67,489.30	69,900.40	83,893.42	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	17,468.00	26,392.33	46,536.40	51,665.08	67,489.30	69,900.40	83,893.42	0.00	0.00
DEPOSITOS DE BANCOS	0.00	7.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	42,853.23	43,225.04	42,674.85	43,341.36	52,183.43	52,761.87	50,205.02	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	123,783.66	149,291.25	193,871.80	208,877.48	248,104.72	266,852.96	307,171.47	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	90,103.53	117,020.11	160,950.04	176,282.33	197,893.39	227,588.87	258,681.44	0.00	0.00
TOTAL DE PRESTAMOS	51,687.76	64,938.21	96,965.19	125,642.77	153,600.75	167,305.64	206,393.61	0.00	0.00
TOTAL DE INVERSIONES	38,415.77	52,081.89	63,984.84	50,639.56	44,292.63	60,283.23	52,287.83	0.00	0.00
PATRIMONIO TOTAL	45,388.20	44,802.97	43,924.38	43,107.16	47,518.33	47,993.45	46,439.94	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,886.75	2,408.43	5,146.14	8,668.00	12,271.86	3,869.78	8,151.11	0.00	0.00
EGRESOS DE OPERACIONES	2,297.68	1,179.25	2,607.93	4,241.19	6,144.53	2,024.85	4,347.65	0.00	0.00
INGRESO NETO DE INTERESES	2,589.06	1,229.17	2,538.21	4,426.81	6,127.34	1,844.93	3,803.46	0.00	0.00

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OTROS INGRESOS	2,118.54	463.37	1,769.50	2,959.36	3,536.61	385.90	1,555.52	0.00	0.00
INGRESO DE OPERACIONES	4,707.60	1,692.55	4,307.71	7,386.18	9,663.95	2,230.83	5,358.98	0.00	0.00
EGRESOS GENERALES	8,187.26	2,214.70	4,733.37	6,985.43	9,196.84	2,287.35	4,534.11	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	(3,479.65)	(522.15)	(425.66)	400.75	467.10	(56.53)	824.86	0.00	0.00
UTILIDAD DEL PERIODO	(4,477.19)	(773.66)	(1,220.26)	(838.72)	(1,065.30)	(67.71)	569.32	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	32.60	77.21	165.49	235.45	2,182.28	2,113.03	2,100.90	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	975.41	1,226.92	1,689.23	2,022.64	2,281.65	2,286.83	2,531.19	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.06	0.10	0.13	1.07	0.99	0.83	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,991.64	1,589.06	1,020.73	859.04	104.55	108.22	120.48	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.94	1.01	1.06	1.08	1.12	1.07	1.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	22.18	19.60	15.95	16.47	17.22	16.85	14.48	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	28.94	23.57	19.39	19.98	21.06	19.41	16.89	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	41.49	35.49	26.69	23.23	25.59	24.79	19.85	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	31.46	26.95	21.65	20.83	23.81	23.20	21.10	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.08	15.84	17.16	17.46	19.75	12.53	13.51	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.38	12.03	13.23	14.13	15.51	10.21	11.35	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	56.18	52.58	46.34	31.70	38.17	35.67	28.75	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.97)	(2.64)	(1.52)	(0.63)	(0.54)	(0.12)	0.44	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.62)	(2.07)	(1.26)	(0.54)	(0.43)	(0.10)	0.37	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(9.86)	(6.91)	(5.56)	(2.59)	(2.24)	(0.56)	2.45	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.42	8.23	6.39	6.56	6.20	6.80	6.30	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.55	4.03	3.24	3.21	3.10	3.56	3.36	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.87	4.20	3.15	3.35	3.10	3.24	2.94	0.00	0.00

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ZONA LIBRE	0.00	5.90	5.84	5.79	0.00	0.00	5.80	0.00	0.00
RESTO DEL PAIS	0.00	6.77	6.69	6.12	6.01	6.10	6.72	0.00	0.00
AL POR MENOR	6.64	6.33	5.67	6.60	6.54	6.35	6.91	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.27	5.03	4.74	4.85	4.73	4.82	4.89	0.00	0.00
PRESTAMO PERSONAL AUTO	7.27	7.26	7.15	7.10	7.09	6.99	7.03	0.00	0.00
PRESTAMO PERSONAL	10.53	10.69	10.07	9.53	9.12	9.03	9.23	0.00	0.00
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	3.67	3.72	3.99	4.08	4.10	4.10	4.09	0.00	0.00
PERSONA JURIDICA	3.44	3.89	3.73	3.83	3.71	3.73	3.83	0.00	0.00