

**UNIBANK, S.A.**  
**ADECUACION DE CAPITAL**  
**A JUNIO 2014**  
**( En Millones de Balboas)**

|                         | 2012         |        | 2013        |        |              |        |               |        |              |        | 2014        |        |              |        |               |      |              |      |
|-------------------------|--------------|--------|-------------|--------|--------------|--------|---------------|--------|--------------|--------|-------------|--------|--------------|--------|---------------|------|--------------|------|
|                         | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |        | TRIMESTRE IV |        | TRIMESTRE I |        | TRIMESTRE II |        | TRIMESTRE III |      | TRIMESTRE IV |      |
|                         | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND   | MONTO        | POND   | MONTO       | POND   | MONTO        | POND   | MONTO         | POND | MONTO        | POND |
| CATEGORIA 1             | 31.80        | 0.00   | 43.14       | 0.00   | 50.87        | 0.00   | 63.08         | 0.00   | 62.37        | 0.00   | 61.30       | 0.00   | 59.58        | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 2             | 7.55         | 0.76   | 9.30        | 0.93   | 0.00         | 0.00   | 0.00          | 0.00   | 4.01         | 0.40   | 20.74       | 2.07   | 25.93        | 2.59   | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 3             | 44.68        | 8.94   | 29.58       | 5.92   | 38.12        | 7.62   | 54.32         | 10.86  | 67.92        | 13.58  | 68.49       | 13.70  | 70.93        | 14.19  | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 4             | 37.27        | 18.64  | 38.79       | 19.40  | 38.40        | 19.20  | 38.22         | 19.11  | 39.56        | 19.78  | 58.11       | 29.06  | 86.70        | 43.35  | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 5             | 165.70       | 165.70 | 175.86      | 175.86 | 203.82       | 203.82 | 191.88        | 191.88 | 203.74       | 203.74 | 193.79      | 193.79 | 175.50       | 175.50 | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 6             | 20.49        | 25.61  | 21.03       | 26.29  | 19.65        | 24.56  | 18.63         | 23.29  | 16.89        | 21.11  | 16.72       | 20.90  | 15.34        | 19.17  | 0.00          | 0.00 | 0.00         | 0.00 |
| CATEGORIA 7             | 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          | 0.00 | 0.00         | 0.00 |
| INSTRUMENTOS DERIVADOS  | 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          | 0.00 | 0.00         | 0.00 |
| TOTAL DE ACTIVOS        | 307.49       | 219.64 | 317.70      | 228.39 | 350.87       | 255.21 | 366.13        | 245.14 | 394.49       | 258.62 | 419.14      | 259.51 | 433.96       | 254.79 | 0.00          | 0.00 | 0.00         | 0.00 |
| MENOS PROVISIONES PARA  | 2.28         | 0.00   | 2.29        | 0.00   | 2.53         | 0.00   | 2.60          | 0.00   | 2.58         | 0.00   | 2.47        | 0.00   | 2.52         | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| ACTIVOS DE RIESGO       | 305.21       | 217.36 | 315.41      | 226.11 | 348.34       | 252.68 | 363.53        | 242.54 | 391.92       | 256.04 | 416.68      | 257.05 | 431.44       | 252.27 | 0.00          | 0.00 | 0.00         | 0.00 |
| FONDOS DE CAPITAL       | 51.75        | 0.00   | 52.46       | 0.00   | 53.31        | 0.00   | 53.14         | 0.00   | 53.34        | 0.00   | 53.83       | 0.00   | 54.34        | 0.00   | 0.00          | 0.00 | 0.00         | 0.00 |
| RELACION DE PONDERACION | 0.00         | 23.81  | 0.00        | 23.20  | 0.00         | 21.10  | 0.00          | 21.91  | 0.00         | 20.83  | 0.00        | 20.94  | 0.00         | 21.54  | 0.00          | 0.00 | 0.00         | 0.00 |