

UNIBANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	492,944.68	517,582.17	526,889.08	545,055.98	556,025.56	559,431.51	561,316.38	571,825.53	0.00
ACTIVOS LIQUIDOS	63,153.26	85,240.52	80,184.56	93,594.74	110,107.62	94,719.20	78,557.51	92,835.79	0.00
TOTAL DE PRESTAMOS	314,118.15	310,400.36	319,052.34	322,714.94	317,401.62	317,311.00	315,281.36	324,527.28	0.00
LOCALES	310,168.34	307,191.10	310,226.06	315,066.00	306,144.57	305,258.64	303,555.58	311,132.08	0.00
EXTRANJEROS	3,949.81	3,209.25	8,826.29	7,648.94	11,257.04	12,052.37	11,725.78	13,395.21	0.00
TOTAL DE INVERSIONES	100,872.13	105,588.53	110,685.91	110,548.81	110,572.23	128,611.69	143,810.80	130,794.20	0.00
TOTAL DE DEPOSITOS	403,806.74	407,772.77	416,900.07	433,846.93	441,628.75	444,367.42	438,379.77	446,691.73	0.00
LOCALES	307,021.83	306,116.19	322,884.39	341,190.79	363,403.06	366,955.13	360,329.63	372,889.93	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	288,521.83	288,116.19	308,884.39	325,190.79	345,903.06	349,955.13	345,329.63	361,389.93	0.00
DEPOSITOS DE BANCOS	18,500.00	18,000.00	14,000.00	16,000.00	17,500.00	17,000.00	15,000.00	11,500.00	0.00
EXTRANJEROS	96,784.92	101,656.59	94,015.68	92,656.14	78,225.69	77,412.28	78,050.14	73,801.80	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	96,784.92	101,656.59	94,015.68	92,656.14	78,225.69	77,412.28	78,050.14	73,801.80	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	54,074.91	54,749.20	55,895.09	57,005.77	57,188.86	58,062.49	59,084.75	60,559.31	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	443,354.82	467,205.05	484,886.34	507,526.49	524,485.12	538,506.84	544,102.73	558,440.75	0.00
ACTIVOS GENERADORES DE INGRESOS	362,309.51	375,317.36	393,141.84	416,871.86	421,482.06	430,955.79	444,415.21	444,292.61	0.00
TOTAL DE PRESTAMOS	292,258.83	283,813.49	289,391.89	311,143.10	315,759.88	313,855.68	317,166.85	323,621.11	0.00
TOTAL DE INVERSIONES	70,050.68	91,503.86	103,749.94	105,728.76	105,722.18	117,100.11	127,248.36	120,671.50	0.00
PATRIMONIO TOTAL	52,314.96	52,934.15	53,840.29	55,326.63	55,631.88	56,405.84	57,489.92	58,782.54	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	22,936.01	6,537.83	13,450.70	20,388.16	27,839.60	7,088.44	14,093.42	21,282.98	0.00
EGRESOS DE OPERACIONES	12,709.83	3,672.56	7,394.13	11,473.41	15,737.33	4,292.73	8,721.26	13,272.80	0.00

INGRESO NETO DE INTERESES	10,226.18	2,865.28	6,056.57	8,914.75	12,102.26	2,795.71	5,372.16	8,010.18	0.00
OTROS INGRESOS	1,916.67	1,107.47	2,108.51	2,946.58	3,771.05	956.67	2,347.03	6,437.80	0.00
INGRESO DE OPERACIONES	12,142.85	3,972.74	8,165.08	11,861.33	15,873.31	3,752.38	7,719.20	14,447.98	0.00
EGRESOS GENERALES	10,085.87	2,481.05	5,038.53	7,701.05	11,188.91	2,634.00	5,268.78	9,766.49	0.00
UTILIDAD ANTES DE PROVISIONES	2,056.98	1,491.70	3,126.55	4,160.28	4,684.40	1,118.38	2,450.41	4,681.49	0.00
UTILIDAD DEL PERIODO	1,951.93	831.10	1,849.90	2,967.59	3,050.28	732.75	1,490.13	2,026.17	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,290.70	1,151.87	1,125.08	859.47	802.21	3,338.21	5,297.06	6,671.84	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,125.39	1,437.56	809.51	724.01	1,218.44	1,525.59	2,100.24	3,099.78	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.41	0.37	0.35	0.27	0.25	1.05	1.68	2.06	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	87.19	124.80	71.95	84.24	151.88	45.70	39.65	46.46	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.36	0.46	0.25	0.22	0.38	0.48	0.67	0.96	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.97	10.58	10.61	10.46	10.29	10.38	10.53	10.59	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.03	13.16	13.01	13.16	13.36	13.02	12.87	13.30	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	17.21	17.64	17.52	17.66	18.02	18.30	18.74	18.66	0.00
INDICE DE ADECUACION DE CAPITAL	17.53	17.09	18.02	18.37	19.08	19.50	19.29	18.17	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.64	20.90	19.23	21.57	24.93	21.32	17.92	20.78	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.81	16.47	15.22	17.17	19.80	16.93	14.00	16.23	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.62	46.80	45.78	47.05	49.97	50.26	50.73	50.06	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.54	0.89	0.94	0.95	0.72	0.68	0.67	0.61	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.44	0.71	0.76	0.78	0.58	0.54	0.55	0.48	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.73	6.28	6.87	7.15	5.48	5.20	5.18	4.60	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.33	6.97	6.84	6.52	6.61	6.58	6.34	6.39	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.51	3.91	3.76	3.67	3.73	3.98	3.92	3.98	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	3.05	3.08	2.85	2.87	2.59	2.42	2.40	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.06	62.45	61.71	64.93	70.49	70.20	68.26	67.60	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.53	1.18	1.07	0.94	0.89	0.89	1.06	1.93	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	121.00	129.00	120.00	119.00	123.00	111.00	112.00	113.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	5.00	5.00	5.00	5.00	0.00
PRESTAMOS / EMPLEADOS	2,596.02	2,406.20	2,658.77	2,711.89	2,580.50	2,858.66	2,815.01	2,871.92	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,337.25	3,161.03	3,474.17	3,645.77	3,590.48	4,003.31	3,914.11	3,953.02	0.00
UTILIDAD NETA / EMPLEADOS	16.13	6.44	15.42	24.94	24.80	6.60	13.30	17.93	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	25.19	24.17	18.97	15.97	12.80	8.09	6.53	4.91	0.00

PRESTAMOS (%)	16.17	20.67	22.84	7.73	1.05	2.23	(1.18)	0.56	0.00
LOCALES (%)	17.09	21.84	21.45	6.84	(1.30)	(0.63)	(2.15)	(1.25)	0.00
EXTRANJEROS (%)	(28.32)	(37.06)	105.00	63.32	185.00	275.55	32.85	75.13	0.00
DEPOSITOS (%)	23.38	18.94	14.50	12.39	9.37	8.97	5.15	2.96	0.00
LOCALES (%)	30.23	20.89	18.33	18.13	18.36	19.87	11.60	9.29	0.00
EXTRANJEROS (%)	5.75	13.43	3.05	(4.67)	(19.18)	(23.85)	(16.98)	(20.35)	0.00
PATRIMONIO (%)	6.96	7.10	7.94	6.26	5.76	6.05	5.71	6.23	0.00
UTILIDAD NETA (%)	77.16	72.96	81.63	84.21	56.27	(11.83)	(19.45)	(31.72)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	313,501.47	309,962.83	318,979.99	322,843.76	316,584.96	311,855.27	310,455.65	320,249.91	0.00
MENCION ESPECIAL	914.06	1,048.02	383.14	198.46	1,360.97	5,926.98	848.96	573.66	0.00
SUBNORMAL	37.42	11.67	314.04	178.07	499.84	813.61	5,895.51	1,392.53	0.00
DUDOSO	183.97	195.22	30.84	27.26	33.07	115.27	19.37	5,264.30	0.00
IRRECUPERABLE	606.61	620.18	153.84	191.39	141.21	125.46	162.11	146.67	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.62	6.59	6.54	6.60	6.56	6.50	6.61	6.73	0.00
AL POR MENOR	7.15	7.13	6.79	7.06	6.98	6.92	7.27	7.20	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.18	6.19	6.21	6.38	6.36	6.35	6.49	6.50	0.00
PRESTAMO PERSONAL AUTO	6.97	6.97	6.96	6.96	6.95	6.94	7.63	7.66	0.00
PRESTAMO PERSONAL	7.59	7.55	7.51	7.50	7.43	7.36	7.39	7.30	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	4.18	4.12	4.15	4.18	4.18	4.16	4.16	4.17	0.00
PERSONA JURIDICA	4.15	4.16	4.14	4.18	4.16	4.14	4.18	4.20	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016