

**UNIBANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	588,608.05	598,756.55	586,931.05	627,642.29	579,673.18	560,546.20	564,066.17	573,145.44	0.00
ACTIVOS LIQUIDOS	128,866.06	109,883.60	85,542.34	110,588.77	58,265.71	52,092.14	58,241.00	63,793.89	0.00
TOTAL DE PRESTAMOS	315,812.15	335,009.57	352,439.75	361,485.98	386,951.16	382,502.90	376,366.83	383,084.27	0.00
LOCALES	300,643.40	320,480.47	333,605.21	344,684.88	370,274.64	366,874.32	359,186.88	366,721.30	0.00
EXTRANJEROS	15,168.75	14,529.10	18,834.55	16,801.10	16,676.51	15,628.58	17,179.95	16,362.98	0.00
TOTAL DE INVERSIONES	121,174.05	131,768.58	124,535.54	133,939.59	113,184.96	106,982.49	109,329.62	106,448.62	0.00
TOTAL DE DEPOSITOS	459,111.00	478,710.88	467,828.58	477,839.20	475,434.57	459,713.98	457,106.17	457,827.93	0.00
LOCALES	386,422.88	410,306.20	408,183.36	418,979.65	419,462.33	406,698.34	406,315.37	407,031.42	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	376,922.88	402,306.20	402,683.36	414,479.65	414,962.33	402,198.34	401,815.37	402,531.42	0.00
DEPOSITOS DE BANCOS	9,500.00	8,000.00	5,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	0.00
EXTRANJEROS	72,688.12	68,404.69	59,645.22	58,859.55	55,972.24	53,015.65	50,790.80	50,796.51	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	72,688.12	68,404.69	59,645.22	58,859.55	55,972.24	53,015.65	50,790.80	50,796.51	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	58,580.24	61,366.60	62,210.07	63,673.88	63,337.74	62,015.37	59,231.54	60,495.19	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	572,316.80	579,094.03	574,123.72	599,733.91	584,140.61	579,651.38	575,498.61	600,393.86	0.00
ACTIVOS GENERADORES DE INGRESOS	432,480.03	456,350.42	468,033.73	475,373.53	468,561.16	478,131.77	481,335.87	492,479.23	0.00
TOTAL DE PRESTAMOS	316,606.89	326,160.29	333,860.56	343,006.63	351,381.66	358,756.23	364,403.29	372,285.13	0.00
TOTAL DE INVERSIONES	115,873.14	130,190.13	134,173.17	132,366.90	117,179.51	119,375.54	116,932.58	120,194.11	0.00
PATRIMONIO TOTAL	57,884.55	59,714.55	60,647.41	62,116.60	60,958.99	61,690.98	60,720.81	62,084.54	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	28,331.80	7,121.89	14,524.03	22,101.06	29,752.46	7,947.48	15,364.71	22,751.83	0.00
EGRESOS DE OPERACIONES	17,983.79	4,665.63	9,374.33	14,159.82	18,913.09	4,703.06	9,422.24	14,240.18	0.00
INGRESO NETO DE INTERESES	10,348.02	2,456.25	5,149.70	7,941.24	10,839.37	3,244.43	5,942.46	8,511.65	0.00
OTROS INGRESOS	8,158.20	1,450.71	3,172.16	4,570.69	5,769.80	1,487.50	3,602.81	4,429.41	0.00

INGRESO DE OPERACIONES	18,506.22	3,906.96	8,321.86	12,511.93	16,609.17	4,731.92	9,545.27	12,941.06	0.00
EGRESOS GENERALES	12,355.85	2,440.56	4,916.39	7,653.40	10,512.53	2,652.83	5,460.28	8,427.78	0.00
UTILIDAD ANTES DE PROVISIONES	6,150.37	1,466.40	3,405.47	4,858.53	6,096.65	2,079.09	4,084.99	4,513.28	0.00
UTILIDAD DEL PERIODO	2,849.25	609.40	1,821.26	2,634.35	3,263.31	1,092.19	2,725.43	2,986.18	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,484.61	6,475.83	5,111.75	863.71	1,132.55	3,175.68	8,803.75	19,520.44	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,836.45	3,528.30	1,961.84	649.93	1,128.47	2,727.19	5,530.05	5,646.54	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.05	1.93	1.45	0.24	0.29	0.83	2.34	5.10	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	43.74	54.48	38.38	75.25	99.64	85.88	62.81	28.93	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.90	1.05	0.56	0.18	0.29	0.71	1.47	1.47	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.95	10.25	10.60	10.14	10.93	11.06	10.50	10.55	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.41	13.15	13.04	12.85	12.66	12.67	12.20	12.36	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.55	18.32	17.65	17.61	16.37	16.21	15.74	15.79	0.00
INDICE DE ADECUACION DE CAPITAL	17.20	16.71	16.89	17.14	17.25	12.30	16.78	15.74	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.07	22.95	18.28	23.14	12.26	11.33	12.74	13.93	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.89	18.35	14.57	17.62	10.05	9.29	10.33	11.13	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	54.46	50.48	44.90	51.17	36.06	34.60	36.66	37.18	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.66	0.53	0.78	0.74	0.70	0.91	1.13	0.81	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.50	0.42	0.63	0.59	0.56	0.75	0.95	0.66	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.92	4.08	6.01	5.65	5.35	7.08	8.98	6.41	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.55	6.24	6.21	6.20	6.35	6.65	6.38	6.16	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.16	4.09	4.01	3.97	4.04	3.93	3.92	3.86	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.39	2.15	2.20	2.23	2.31	2.71	2.47	2.30	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	66.77	62.47	59.08	61.17	63.29	56.06	57.20	65.12	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	1.27	1.36	1.28	1.23	1.24	1.50	1.20	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	110.00	99.00	98.00	105.00	108.00	104.00	89.00	89.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	2,871.02	3,383.94	3,596.32	3,442.72	3,582.88	3,677.91	4,228.84	4,304.32	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,173.74	4,835.46	4,773.76	4,550.85	4,402.17	4,420.33	5,136.02	5,144.13	0.00
UTILIDAD NETA / EMPLEADOS	25.90	6.16	18.58	25.09	30.22	10.50	30.62	33.55	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.86	7.03	4.56	9.76	(1.52)	(6.38)	(3.90)	(8.68)	0.00
PRESTAMOS (%)	(0.50)	5.58	11.79	11.39	22.53	14.18	6.79	5.97	0.00
LOCALES (%)	(1.80)	4.99	9.90	10.78	23.16	14.48	7.67	6.39	0.00
EXTRANJEROS (%)	34.75	20.55	60.63	25.43	9.94	7.57	(8.78)	(2.61)	0.00
DEPOSITOS (%)	3.96	7.73	6.72	6.97	3.56	(3.97)	(2.29)	(4.19)	0.00

LOCALES (%)	6.33	11.81	13.28	12.36	8.55	(0.88)	(0.46)	(2.85)	0.00
EXTRANJEROS (%)	(7.08)	(11.64)	(23.58)	(20.25)	(23.00)	(22.50)	(14.85)	(13.70)	0.00
PATRIMONIO (%)	2.43	5.69	5.29	5.14	8.12	1.06	(4.79)	(4.99)	0.00
UTILIDAD NETA (%)	(6.59)	(16.83)	22.22	30.02	14.53	79.22	49.65	13.36	0.00
CLASIFICACION PRESTAMOS									
NORMAL	312,163.99	329,660.49	348,930.16	361,059.18	383,976.74	374,457.68	359,879.57	366,508.10	0.00
MENCION ESPECIAL	7.61	2,401.55	359.68	308.15	3,288.05	7,886.17	3,130.79	3,156.37	0.00
SUBNORMAL	669.75	12.45	126.65	125.37	174.84	278.52	1,414.52	1,284.55	0.00
DUDOSO	829.94	647.85	59.21	478.61	0.00	251.94	78.29	389.86	0.00
IRRECUPERABLE	4,977.31	5,815.53	4,925.89	164.60	640.01	2,355.77	17,393.71	17,391.95	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.65	6.80	6.57	6.73	6.82	6.81	5.91	6.08	0.00
AL POR MENOR	7.02	7.06	6.93	6.91	7.05	7.00	5.42	5.42	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.50	6.93	6.94	7.12	7.11	7.11	7.14	7.13	0.00
PRESTAMO PERSONAL AUTO	7.65	7.66	7.65	7.65	7.65	7.66	7.63	7.64	0.00
PRESTAMO PERSONAL	7.23	7.21	7.13	7.10	7.09	7.07	7.07	7.04	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	4.20	4.23	4.26	4.28	4.33	4.36	4.38	0.00
PERSONA JURIDICA	4.22	4.24	4.25	4.27	4.29	4.30	4.35	4.38	0.00