

UNIBANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	579,673.18	558,806.63	565,058.46	573,145.44	539,412.09	530,444.32	511,770.50	524,107.39	0.00
ACTIVOS LIQUIDOS	58,265.71	52,092.14	58,241.00	63,793.89	33,028.74	55,476.49	53,537.11	40,043.85	0.00
TOTAL DE PRESTAMOS	386,951.16	379,771.04	376,366.83	383,084.27	381,667.48	352,784.09	341,441.50	361,240.57	0.00
LOCALES	370,274.64	364,426.47	359,186.88	366,721.30	366,008.87	338,364.73	327,589.87	343,214.13	0.00
EXTRANJEROS	16,676.51	15,344.57	17,179.95	16,362.98	15,658.61	14,419.37	13,851.63	18,026.44	0.00
TOTAL DE INVERSIONES	113,184.96	106,982.49	109,329.62	106,448.62	101,792.49	98,886.24	89,290.26	98,450.81	0.00
TOTAL DE DEPOSITOS	475,434.57	459,713.98	457,106.17	457,827.93	432,278.22	422,212.33	413,131.10	412,660.06	0.00
LOCALES	419,462.33	406,698.34	406,315.37	407,031.42	382,417.45	361,476.16	354,999.46	356,519.81	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	414,962.33	402,198.34	401,815.37	402,531.42	377,917.45	356,976.16	346,499.46	346,019.81	0.00
DEPOSITOS DE BANCOS	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00	8,500.00	10,500.00	0.00
EXTRANJEROS	55,972.24	53,015.65	50,790.80	50,796.51	49,860.77	60,736.17	58,131.63	56,140.25	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	55,972.24	53,015.65	50,790.80	50,796.51	49,860.77	60,736.17	58,131.63	56,140.25	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	63,337.74	60,275.80	60,223.83	60,495.19	58,705.24	61,026.07	61,470.02	62,716.22	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	584,140.61	578,781.59	575,994.76	600,393.86	559,542.63	544,625.48	538,414.48	548,626.42	0.00
ACTIVOS GENERADORES DE INGRESOS	468,561.16	476,765.84	481,335.87	492,479.23	491,798.04	469,211.93	458,214.11	474,612.13	0.00
TOTAL DE PRESTAMOS	351,381.66	357,390.30	364,403.29	372,285.13	384,309.32	366,277.57	358,904.17	372,162.42	0.00
TOTAL DE INVERSIONES	117,179.51	119,375.54	116,932.58	120,194.11	107,488.72	102,934.37	99,309.94	102,449.71	0.00
PATRIMONIO TOTAL	60,958.99	60,821.20	61,216.95	62,084.54	61,021.49	60,650.94	60,846.93	61,605.70	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	29,752.46	7,947.48	15,364.71	22,751.83	30,286.63	7,300.26	14,351.07	21,571.34	0.00
EGRESOS DE OPERACIONES	18,913.09	4,703.06	9,422.24	14,240.18	19,163.50	4,797.44	9,490.58	14,271.80	0.00
INGRESO NETO DE INTERESES	10,839.37	3,244.43	5,942.46	8,511.65	11,123.13	2,502.82	4,860.49	7,299.55	0.00
OTROS INGRESOS	5,769.80	1,487.50	2,294.58	3,121.18	3,413.91	1,098.36	1,928.99	2,589.32	0.00
INGRESO DE OPERACIONES	16,609.17	4,731.92	8,237.04	11,632.83	14,537.03	3,601.17	6,789.48	9,888.86	0.00

EGRESOS GENERALES	10,512.53	2,652.83	5,460.28	8,427.78	11,472.91	2,390.05	4,656.36	6,943.70	0.00
UTILIDAD ANTES DE PROVISIONES	6,096.65	2,079.09	2,776.77	3,205.05	3,064.12	1,211.12	2,133.11	2,945.16	0.00
UTILIDAD DEL PERIODO	3,263.31	2,121.10	2,724.48	2,985.23	2,586.31	797.15	936.88	1,480.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,132.55	3,175.68	8,803.75	19,520.44	8,801.95	8,717.07	9,339.42	7,285.11	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,128.47	5,459.05	5,530.05	5,646.54	5,647.25	5,570.77	6,288.45	3,237.57	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.29	0.84	2.34	5.10	2.31	2.47	2.74	2.02	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	99.64	171.90	62.81	28.93	64.16	63.91	67.33	44.44	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.29	1.44	1.47	1.47	1.48	1.58	1.84	0.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.93	10.79	10.66	10.55	10.88	11.50	12.01	11.97	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.66	12.38	12.40	12.36	12.14	13.51	14.27	13.64	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.37	15.87	16.00	15.79	15.38	17.30	18.00	17.36	0.00
INDICE DE ADECUACION DE CAPITAL	17.25	12.30	16.78	15.74	15.62	16.39	16.08	15.02	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.26	11.33	12.74	13.93	7.64	13.14	12.96	9.70	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.05	9.32	10.31	11.13	6.12	10.46	10.46	7.64	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.06	34.60	36.66	37.18	31.19	36.56	34.57	33.56	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.70	1.78	1.13	0.81	0.53	0.68	0.41	0.42	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.56	1.47	0.95	0.66	0.46	0.59	0.35	0.36	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.35	13.95	8.90	6.41	4.24	5.26	3.08	3.20	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.35	6.67	6.38	6.16	6.16	6.22	6.26	6.06	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.04	3.95	3.92	3.86	3.90	4.09	4.14	4.01	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.31	2.72	2.47	2.30	2.26	2.13	2.12	2.05	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	63.29	56.06	66.29	72.45	78.92	66.37	68.58	70.22	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.23	1.25	0.95	0.85	0.69	0.94	0.84	0.73	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	108.00	104.00	89.00	89.00	88.00	88.00	88.00	92.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	3,582.88	3,651.64	4,228.84	4,304.32	4,337.13	4,008.91	3,880.02	3,926.53	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,402.17	4,420.33	5,136.02	5,144.13	4,912.25	4,797.87	4,694.67	4,485.44	0.00
UTILIDAD NETA / EMPLEADOS	30.22	20.40	30.61	33.54	29.39	9.06	10.65	16.09	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.52)	(6.67)	(3.73)	(8.68)	(6.95)	(5.08)	(9.43)	(8.56)	0.00
PRESTAMOS (%)	22.53	13.36	6.79	5.97	(1.37)	(7.11)	(9.28)	(5.70)	0.00
LOCALES (%)	23.16	13.71	7.67	6.39	(1.15)	(7.15)	(8.80)	(6.41)	0.00
EXTRANJEROS (%)	9.94	5.61	(8.78)	(2.61)	(6.10)	(6.03)	(19.37)	10.17	0.00
DEPOSITOS (%)	3.56	(3.97)	(2.29)	(4.19)	(9.08)	(8.16)	(9.62)	(9.87)	0.00
LOCALES (%)	8.55	(0.88)	(0.46)	(2.85)	(8.83)	(11.12)	(12.63)	(12.41)	0.00

EXTRANJEROS (%)	(23.00)	(22.50)	(14.85)	(13.70)	(10.92)	14.56	14.45	10.52	0.00
PATRIMONIO (%)	8.12	(1.78)	(3.19)	(4.99)	(7.31)	1.24	2.07	3.67	0.00
UTILIDAD NETA (%)	14.53	248.06	49.59	13.32	(20.75)	(62.42)	(65.61)	(50.42)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	383,976.74	366,193.54	359,879.57	366,508.10	371,453.50	342,538.80	327,396.75	341,569.89	0.00
MENCION ESPECIAL	3,288.05	3,500.18	3,130.79	3,156.37	556.90	688.02	4,681.78	6,046.95	0.00
SUBNORMAL	174.84	1,417.75	1,414.52	1,284.55	6,753.30	6,696.05	6,960.32	10,636.11	0.00
DUDOSO	0.00	103.17	78.29	389.86	143.92	95.26	277.64	158.16	0.00
IRRECUPERABLE	640.01	14,015.45	17,393.71	17,391.95	8,407.12	8,336.72	8,413.47	6,067.04	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.82	6.81	5.91	6.08	6.24	6.26	6.13	6.01	0.00
AL POR MENOR	7.05	7.00	5.42	5.42	5.68	6.28	6.28	6.74	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.11	7.11	7.14	7.13	7.08	6.98	6.93	6.92	0.00
PRESTAMO PERSONAL AUTO	7.65	7.66	7.63	7.64	7.76	7.73	7.79	7.95	0.00
PRESTAMO PERSONAL	7.09	7.07	7.07	7.04	7.01	6.99	6.98	6.95	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	4.28	4.33	4.36	4.38	4.43	4.53	4.58	4.64	0.00
PERSONA JURIDICA	4.29	4.30	4.35	4.38	4.44	4.51	4.56	4.60	0.00