

BALANCE DE SITUACION
Uni Bank & Trust, Inc.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	16,551.66	97.23%	17,022.62	12,837.08	14,202.55	21,327.57	15,360.96	17,668.80	11,788.05	22,117.76	17,374.60	10,633.67	22,624.05	26,408.78	33,574.27
Depositos Locales en Bancos	12,630.89	215.65%	5,857.08	7,108.39	3,107.26	3,940.40	2,768.16	7,753.75	5,380.48	13,519.31	10,743.73	6,434.49	10,992.63	12,068.97	18,487.97
A la Vista	168.89	20.62%	819.08	1,409.39	1,258.26	1,040.40	1,068.16	1,253.75	350.48	629.31	443.73	814.49	612.63	1,068.97	987.97
A Plazo	12,462.00	247.36%	5,038.00	5,699.00	1,849.00	2,900.00	1,700.00	6,500.00	5,030.00	12,890.00	10,300.00	5,620.00	10,380.00	11,000.00	17,500.00
Depositos Extranjeros en Bancos	3,040.67	27.59%	11,020.68	5,527.63	10,599.68	16,943.18	12,066.87	9,382.55	5,672.93	7,533.39	5,814.49	3,544.51	11,003.13	13,650.78	14,061.36
A la Vista	(3,907.58)	(77.83%)	5,020.68	3,527.63	2,949.68	16,943.18	1,966.87	1,382.55	1,312.93	1,533.39	3,414.49	944.51	1,003.13	650.78	1,113.11
A Plazo	6,948.25	115.80%	6,000.00	2,000.00	7,650.00	0.00	10,100.00	8,000.00	4,360.00	6,000.00	2,400.00	2,600.00	10,000.00	13,000.00	12,948.25
Menos Provisiones	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
Locales	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
Extranjero	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
Otros	880.09	607.57%	144.85	201.05	495.62	443.99	525.93	532.50	734.64	1,065.06	816.38	654.67	628.28	689.02	1,024.94
CARTERA CREDITICIA	103,218.28	131,287.56%	78.62	2,117.26	4,627.14	8,085.40	15,258.32	18,606.27	34,056.59	40,918.75	52,385.05	64,716.61	87,501.68	97,708.67	103,296.90
Locales	104,192.99	131,357.78%	79.32	2,137.74	4,671.15	8,028.27	15,385.90	18,763.18	34,249.87	41,246.17	52,822.66	65,252.48	88,232.86	98,566.78	104,272.31
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	69.33	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	974.71	139,244.39%	0.70	20.49	44.02	57.13	127.58	156.91	262.61	327.42	437.61	535.87	731.18	858.11	975.41
Locales	974.71	139,244.39%	0.70	20.49	44.02	57.13	127.58	156.91	262.61	327.42	437.61	535.87	731.18	858.11	975.41
Extranjero	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
INVERSIONES EN VALORES	12,676.08	39.52%	32,077.73	43,484.27	44,966.95	42,599.28	54,920.74	62,329.48	67,792.84	64,583.63	69,461.75	70,942.59	55,910.93	45,862.96	44,753.81
Locales	12,647.07	0.00%	0.00	6,708.77	6,704.04	7,756.44	8,170.97	14,665.64	10,835.13	16,151.16	17,839.71	27,751.80	25,743.16	15,721.71	12,647.07
Extranjero	29.01	0.09%	32,077.73	36,775.50	38,262.91	34,842.84	46,749.77	47,663.84	56,957.71	48,432.47	51,622.04	43,190.79	30,167.77	30,141.24	32,106.75
Menos Provisiones	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
Locales	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
Extranjero	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
OTROS ACTIVOS	6,381.66	122.94%	5,190.86	5,615.23	5,933.86	6,024.84	8,115.29	7,108.28	6,507.52	8,470.91	9,075.84	8,240.73	19,490.52	9,126.52	11,572.51
Locales	5,857.82	112.85%	5,190.84	5,272.73	5,443.90	5,561.07	7,513.98	6,204.42	5,664.00	7,897.86	8,462.12	7,559.32	19,013.21	8,612.17	11,048.66
Extranjero	523.83	3,153,731.73%	0.02	342.50	489.96	463.77	601.31	903.86	843.52	573.05	613.72	681.41	477.31	514.34	523.85
TOTAL DE ACTIVOS	138,827.68	255.34%	54,369.82	64,053.84	69,730.50	78,037.09	93,655.32	105,712.83	120,144.99	136,091.06	148,297.24	154,533.59	185,527.18	179,106.92	193,197.50
DEPOSITOS	133,450.89	2,238.30%	5,962.14	13,034.80	22,376.56	30,327.01	45,098.78	57,457.53	71,174.41	86,836.24	97,857.10	108,344.49	116,728.62	127,374.55	139,413.03
Locales	116,673.90	2,213.45%	5,271.14	12,250.57	20,016.08	26,297.43	41,301.57	53,196.33	67,422.67	77,340.14	82,987.75	90,219.83	99,879.50	109,220.30	121,945.04

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	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
De Particulares	116,673.90	2,213.45%	5,271.14	12,250.57	20,016.08	26,297.43	41,301.57	53,196.33	67,422.67	77,340.14	82,987.75	90,219.83	99,879.50	109,220.30	121,945.04
A la Vista	19,314.23	1,345.06%	1,435.94	1,707.04	2,201.07	2,110.73	6,714.99	9,867.12	11,466.71	11,449.81	13,206.72	16,077.35	23,011.77	22,127.34	20,750.16
A Plazo	86,062.05	2,723.22%	3,160.31	8,984.06	16,063.20	21,845.05	31,936.40	40,452.69	50,936.12	56,641.98	61,793.45	65,175.04	68,151.83	76,479.87	89,222.35
De Ahorros	11,297.62	1,673.98%	674.90	1,559.47	1,751.81	2,341.64	2,650.18	2,876.52	5,019.83	9,248.35	7,987.58	8,967.44	8,715.90	10,613.09	11,972.52
De Bancos	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
A la Vista	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
A Plazo	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
Extranjero	16,777.00	2,427.93%	691.00	784.23	2,360.48	4,029.58	3,797.21	4,261.21	3,751.74	9,496.10	14,869.35	18,124.65	16,849.11	18,154.25	17,468.00
Oficiales	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
De Particulares	16,777.00	2,427.93%	691.00	784.23	2,360.48	4,029.58	3,797.21	4,261.21	3,751.74	9,496.10	14,869.35	18,124.65	16,849.11	18,154.25	17,468.00
A la Vista	5,668.11	0.00%	0.00	70.66	1,607.44	2,802.28	2,474.77	1,642.69	989.94	1,557.97	3,026.13	4,139.74	4,101.69	7,352.88	5,668.11
A Plazo	7,617.53	0.00%	0.00	691.00	691.00	691.00	718.50	1,902.53	1,902.53	5,952.53	8,703.48	10,303.48	9,123.48	7,115.03	7,617.53
De Ahorros	3,491.36	505.26%	691.00	22.57	62.04	536.30	603.94	715.99	859.27	1,985.61	3,139.74	3,681.43	3,623.94	3,686.35	4,182.36
De Bancos	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
A la Vista	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
A Plazo	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
OBLIGACIONES	4,763.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	582.04	0.00	0.00	19,859.70	4,763.00	4,763.00
Locales	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
Extranjero	4,763.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	582.04	0.00	0.00	19,859.70	4,763.00	4,763.00
OTROS PASIVOS	5,683.71	1,173.06%	484.52	3,601.63	484.21	1,329.18	2,417.56	2,385.53	3,796.68	2,981.22	5,354.47	3,316.15	5,213.36	4,010.22	6,168.24
Locales	5,604.77	1,158.05%	483.99	3,599.15	479.29	1,321.66	2,407.47	2,374.37	3,778.60	2,954.15	5,291.72	3,233.87	5,116.77	3,900.85	6,088.76
Extranjero	78.94	14,699.42%	0.54	2.49	4.93	7.51	10.09	11.15	18.08	27.07	62.75	82.28	96.58	109.37	79.48
PATRIMONIO	(5,069.93)	(10.58%)	47,923.16	47,417.41	46,869.73	46,380.91	46,138.98	45,869.77	45,173.91	45,691.55	45,085.67	42,872.95	43,725.51	42,959.15	42,853.23
Capital	0.00	0.00%	50,000.00	50,004.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Reservas de Capital	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
Otras Reservas	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
Utilidad de Periodos Anteriores	(1,820.61)	0.00%	0.00	0.00	0.00	(437.97)	(1,820.61)	(1,820.61)	(1,860.29)	(1,820.61)	(1,820.61)	(1,820.61)	(1,820.61)	(1,820.61)	(1,820.61)
Utilidad de Periodo	(2,619.93)	143.90%	(1,820.61)	(2,316.49)	(2,742.31)	(1,364.38)	(1,870.17)	(2,250.85)	(2,703.03)	(2,974.35)	(3,223.29)	(3,491.23)	(3,955.16)	(4,008.16)	(4,440.54)

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(629.38)	245.63%	(256.23)	(270.10)	(387.96)	(1,816.74)	(170.24)	(58.77)	(262.77)	486.51	129.58	(1,815.21)	(498.71)	(1,212.08)	(885.61)
Deuda Subordinada	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
PASIVO Y PATRIMONIO	138,827.68	255.34%	54,369.82	64,053.84	69,730.50	78,037.09	93,655.32	105,712.83	120,144.99	136,091.06	148,297.24	154,533.59	185,527.18	179,106.92	193,197.50