

BALANCE DE SITUACION
Uni Bank & Trust, Inc.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	13,413.03	39.95%	33,574.27	18,975.27	16,903.70	26,534.76	29,480.13	29,267.37	35,406.30	32,670.76	36,836.00	37,203.16	60,825.88	46,123.61	46,987.30
Depositos Locales en Bancos	5,116.63	27.68%	18,487.97	6,727.07	4,763.40	9,830.28	8,755.35	11,928.37	13,513.83	10,157.88	15,391.31	20,856.16	24,735.88	11,515.87	23,604.61
A la Vista	1,616.63	163.63%	987.97	1,327.07	1,263.40	1,190.28	1,455.35	1,528.37	1,513.83	1,557.88	2,091.31	2,356.16	2,735.88	2,515.87	2,604.61
A Plazo	3,500.00	20.00%	17,500.00	5,400.00	3,500.00	8,640.00	7,300.00	10,400.00	12,000.00	8,600.00	13,300.00	18,500.00	22,000.00	9,000.00	21,000.00
Depositos Extranjeros en Bancos	7,607.27	54.10%	14,061.36	11,222.41	11,284.09	15,684.40	19,932.16	16,651.01	21,141.10	19,636.19	19,487.66	14,957.87	33,374.41	32,579.58	21,668.62
A la Vista	555.52	49.91%	1,113.11	1,270.29	284.09	684.40	2,932.16	651.01	5,141.10	1,836.19	2,487.66	957.87	1,074.41	7,479.58	1,668.62
A Plazo	7,051.75	54.46%	12,948.25	9,952.11	11,000.00	15,000.00	17,000.00	16,000.00	16,000.00	17,800.00	17,000.00	14,000.00	32,300.00	25,100.00	20,000.00
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	689.13	67.24%	1,024.94	1,025.80	856.20	1,020.07	792.62	687.98	751.37	2,876.69	1,957.04	1,389.14	2,715.59	2,028.16	1,714.07
CARTERA CREDITICIA	100,607.70	97.40%	103,296.90	107,256.95	120,970.14	121,791.02	131,313.48	140,740.96	159,873.80	173,868.00	182,767.30	186,568.94	191,624.71	202,582.89	203,904.61
Locales	101,913.31	97.74%	104,272.31	108,272.45	122,144.02	123,017.95	132,552.29	142,250.26	161,563.03	175,601.99	184,659.01	188,591.58	193,670.68	204,720.36	206,185.62
Extranjero	0.64	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.66	0.64
Menos Provisiones	1,306.24	133.92%	975.41	1,015.50	1,173.88	1,226.92	1,238.81	1,509.30	1,689.23	1,733.99	1,891.71	2,022.64	2,045.97	2,138.13	2,281.65
Locales	1,306.24	133.92%	975.41	1,015.50	1,173.88	1,226.92	1,238.81	1,509.30	1,689.23	1,733.99	1,891.71	2,022.64	2,045.97	2,138.13	2,281.65
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	(922.36)	(2.06%)	44,753.81	60,701.51	58,666.99	61,564.50	64,140.01	61,559.03	60,176.84	38,672.52	30,877.64	30,336.53	24,502.12	42,942.98	43,831.45
Locales	2,219.81	17.55%	12,647.07	19,316.74	19,309.51	20,291.80	20,454.00	20,410.00	20,487.20	19,943.62	16,745.45	17,292.63	14,911.08	14,912.92	14,866.88
Extranjero	(3,142.17)	(9.79%)	32,106.75	41,384.77	39,357.48	41,272.70	43,686.01	41,149.03	39,689.64	18,728.90	14,132.18	13,043.90	9,591.05	28,030.06	28,964.58
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	(3,283.93)	(28.38%)	11,572.51	12,541.61	13,265.72	10,655.13	12,210.52	11,067.12	12,141.67	9,155.38	9,110.55	9,112.73	8,521.28	10,217.45	8,288.58
Locales	(3,075.35)	(27.83%)	11,048.66	12,113.84	12,752.26	10,008.30	11,610.68	10,393.93	11,472.42	8,929.88	8,937.75	8,776.54	8,402.21	9,693.19	7,973.31
Extranjero	(208.58)	(39.82%)	523.85	427.77	513.46	646.82	599.84	673.18	669.25	225.50	172.81	336.19	119.06	524.27	315.27
TOTAL DE ACTIVOS	109,814.44	56.84%	193,197.50	199,475.34	209,806.54	220,545.41	237,144.14	242,634.47	267,598.61	254,366.67	259,591.49	263,221.36	285,473.99	301,866.93	303,011.94
DEPOSITOS	98,508.45	70.66%	139,413.03	147,799.85	159,685.07	167,562.81	186,264.35	193,985.32	206,284.88	203,233.06	210,282.57	213,070.82	234,215.26	239,694.88	237,921.48
Locales	48,487.14	39.76%	121,945.04	123,580.75	134,023.63	141,162.97	156,518.32	150,271.02	159,748.48	153,478.18	159,041.38	161,405.74	170,716.76	173,406.99	170,432.18

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			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	48,487.14	39.76%	121,945.04	123,580.75	134,023.63	141,162.97	156,518.32	150,271.02	159,748.48	153,478.18	159,041.38	161,405.74	170,716.76	173,406.99	170,432.18
A la Vista	3,777.12	18.20%	20,750.16	20,411.30	24,279.84	25,587.01	37,498.59	27,620.52	39,513.92	32,429.12	29,204.71	31,266.62	28,133.53	32,818.39	24,527.28
A Plazo	33,860.37	37.95%	89,222.35	91,025.96	96,862.28	102,494.11	105,538.83	106,192.65	103,362.32	104,030.20	111,336.36	109,728.40	119,162.11	121,822.02	123,082.73
De Ahorros	10,849.65	90.62%	11,972.52	12,143.48	12,881.51	13,081.85	13,480.90	16,457.85	16,872.24	17,018.86	18,500.30	20,410.72	23,421.12	18,766.58	22,822.18
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	50,021.30	286.36%	17,468.00	24,219.10	25,661.44	26,399.84	29,746.03	43,714.30	46,536.40	49,754.87	51,241.19	51,665.08	63,498.50	66,287.89	67,489.30
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	50,021.30	286.36%	17,468.00	24,219.10	25,574.26	26,392.33	29,746.03	43,714.30	46,536.40	49,754.87	51,241.19	51,665.08	63,498.50	66,287.89	67,489.30
A la Vista	8,600.10	151.73%	5,668.11	7,570.67	8,381.39	7,618.55	7,847.16	11,358.94	13,113.06	11,037.86	11,137.51	9,415.04	14,133.65	12,322.80	14,268.21
A Plazo	36,177.68	474.93%	7,617.53	10,513.53	10,770.03	12,830.49	15,338.85	25,493.96	26,184.08	30,747.38	31,699.38	33,233.81	38,858.28	42,534.58	43,795.21
De Ahorros	5,243.52	125.37%	4,182.36	6,134.90	6,422.84	5,943.29	6,560.02	6,861.40	7,239.26	7,969.64	8,404.30	9,016.23	10,506.57	11,430.50	9,425.88
De Bancos	0.00	0.00%	0.00	0.00	87.18	7.52	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	87.18	7.52	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	150.02	3.15%	4,763.00	1,701.29	3,048.74	4,497.72	0.00	0.00	9,856.21	0.00	0.00	0.00	0.00	0.00	4,913.02
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	9,856.21	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	150.02	3.15%	4,763.00	1,701.29	3,048.74	4,497.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,913.02
OTROS PASIVOS	1,825.77	29.60%	6,168.24	6,857.44	3,527.95	5,259.84	7,662.84	6,119.11	8,782.67	7,750.66	6,061.18	6,809.19	7,723.44	18,927.98	7,994.00
Locales	1,195.33	19.63%	6,088.76	6,723.71	3,380.98	5,104.19	7,519.78	5,906.92	8,541.10	7,424.42	5,651.81	6,317.15	7,198.26	18,320.82	7,284.08
Extranjero	630.44	793.22%	79.48	133.73	146.97	155.65	143.06	212.19	241.57	326.24	409.37	492.03	525.18	607.16	709.92
PATRIMONIO	9,330.20	21.77%	42,853.23	43,116.75	43,544.77	43,225.04	43,216.96	42,530.03	42,674.85	43,382.96	43,247.74	43,341.36	43,535.29	43,244.08	52,183.43
Capital	9,060.93	18.12%	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	50,000.00	59,060.93
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	(4,440.54)	243.90%	(1,820.61)	(6,301.77)	(6,301.77)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)	(6,261.15)
Utilidad de Periodo	3,375.25	(76.01%)	(4,440.54)	(347.88)	(546.07)	(773.66)	(1,028.17)	(928.21)	(1,220.26)	(688.94)	(1,058.65)	(838.72)	(817.71)	(990.00)	(1,065.30)

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	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	1,334.57	(150.69%)	(885.61)	(233.60)	392.62	259.86	506.28	(280.60)	156.27	333.05	567.54	441.23	614.16	495.23	448.95
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	109,814.44	56.84%	193,197.50	199,475.34	209,806.54	220,545.41	237,144.14	242,634.47	267,598.61	254,366.67	259,591.49	263,221.36	285,473.99	301,866.93	303,011.94