

**UNIBANK, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013												
			2012 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	26,096.63	55.54%	46,987.30	36,229.12	49,772.22	31,961.95	54,393.08	58,401.22	39,366.63	42,788.67	57,431.00	58,529.60	47,327.53	62,082.95	73,083.93
Depositos Locales en Bancos	9,389.68	39.78%	23,604.61	13,651.29	21,796.76	9,927.52	18,971.70	20,827.02	20,943.73	15,746.20	23,454.65	22,942.18	14,310.99	18,130.53	32,994.28
A la Vista	2,089.68	80.23%	2,604.61	2,451.29	6,096.76	2,037.52	3,936.70	4,627.02	3,473.73	3,146.20	5,054.65	6,342.18	5,130.99	6,340.53	4,694.28
A Plazo	7,300.00	34.76%	21,000.00	11,200.00	15,700.00	7,890.00	15,035.00	16,200.00	17,470.00	12,600.00	18,400.00	16,600.00	9,180.00	11,790.00	28,300.00
Depositos Extranjeros en Bancos	17,149.10	79.14%	21,668.62	19,990.59	26,922.17	20,979.98	34,171.95	36,649.99	17,695.97	25,817.91	32,823.65	34,380.92	32,120.23	42,685.40	38,817.73
A la Vista	4,147.62	248.57%	1,668.62	1,990.59	1,922.17	2,979.98	4,371.95	2,849.99	2,695.97	2,917.91	2,323.65	3,280.92	4,820.23	14,085.40	5,816.24
A Plazo	13,001.48	65.01%	20,000.00	18,000.00	25,000.00	18,000.00	29,800.00	33,800.00	15,000.00	22,900.00	30,500.00	31,100.00	27,300.00	28,600.00	33,001.48
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	(442.14)	(25.79%)	1,714.07	2,587.24	1,053.30	1,054.44	1,249.43	924.21	726.94	1,224.56	1,152.69	1,206.49	896.31	1,267.02	1,271.93
<b>CARTERA CREDITICIA</b>	66,494.91	32.61%	203,904.61	203,088.72	200,126.36	212,820.26	219,522.57	232,158.92	252,913.42	258,814.61	256,406.98	263,912.72	273,943.91	272,482.48	270,399.51
Locales	61,278.07	29.72%	206,185.62	205,404.01	202,404.49	215,103.95	221,914.33	218,965.79	252,663.91	257,668.68	253,328.07	260,935.50	270,996.62	269,671.96	267,463.69
Extranjero	5,510.04	865,568.74%	0.64	0.55	1.71	3.14	4.92	15,633.13	2,780.70	3,705.63	5,633.38	5,571.91	5,676.52	5,610.14	5,510.67
Menos Provisiones	293.21	12.85%	2,281.65	2,315.84	2,279.83	2,286.83	2,396.69	2,440.00	2,531.19	2,559.69	2,554.47	2,594.68	2,729.22	2,799.62	2,574.85
Locales	293.21	12.85%	2,281.65	2,315.84	2,279.83	2,286.83	2,396.69	2,440.00	2,531.19	2,559.69	2,554.47	2,594.68	2,729.22	2,799.62	2,574.85
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
<b>INVERSIONES EN VALORES</b>	(4,602.22)	(10.50%)	43,831.45	53,782.61	53,914.43	59,001.95	53,082.79	47,841.73	44,398.82	44,642.95	31,479.93	31,491.82	36,486.99	39,232.94	39,229.23
Locales	5,886.90	39.60%	14,866.88	15,005.88	14,993.68	20,066.38	16,985.83	16,298.78	14,409.08	14,503.03	12,753.02	12,765.63	17,761.70	20,757.75	20,753.78
Extranjero	(10,489.12)	(36.21%)	28,964.58	38,776.73	38,920.76	38,935.57	36,096.96	31,542.95	29,989.74	30,139.92	18,726.91	18,726.18	18,725.29	18,475.19	18,475.45
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
<b>OTROS ACTIVOS</b>	2,763.70	33.34%	8,288.58	8,571.66	8,682.00	9,376.36	8,756.98	9,650.11	10,065.46	9,800.12	8,877.97	9,759.33	8,922.56	10,848.91	11,052.28
Locales	2,827.88	35.47%	7,973.31	8,084.42	8,258.82	8,855.49	8,303.36	9,192.87	9,659.57	9,388.31	8,631.29	9,291.63	8,618.10	10,605.18	10,801.19
Extranjero	(64.18)	(20.36%)	315.27	487.24	423.18	520.86	453.62	457.25	405.89	411.81	246.68	467.70	304.46	243.73	251.09
<b>TOTAL DE ACTIVOS</b>	90,753.02	29.95%	303,011.94	301,672.10	312,495.02	313,160.51	335,755.42	348,051.99	346,744.34	356,046.35	354,195.88	363,693.47	366,680.99	384,647.28	393,764.96
<b>DEPOSITOS</b>	89,363.71	37.56%	237,921.48	242,903.71	251,621.08	255,004.77	275,119.32	289,985.29	291,327.55	299,334.10	297,464.48	306,038.32	309,744.88	316,575.38	327,285.19
Locales	65,326.45	38.33%	170,432.18	174,276.83	183,939.07	185,104.36	195,165.89	206,834.77	207,434.13	212,159.27	208,759.71	218,059.41	221,476.72	226,668.39	235,758.63

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	VARIACION ABSOLUTA	%	2012		2013											
			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	0.00
De Particulares	57,326.45	33.64%	170,432.18	174,276.83	183,939.07	185,104.36	195,165.89	206,834.77	207,434.13	212,159.27	208,759.71	218,059.41	221,476.72	226,168.39	227,758.63	
A la Vista	13,675.65	55.76%	24,527.28	26,872.06	28,845.68	25,447.52	31,728.67	39,038.17	38,540.79	36,043.69	29,741.02	37,816.12	38,028.91	37,356.18	38,202.93	
A Plazo	29,605.34	24.05%	123,082.73	126,495.15	134,107.88	133,672.55	138,236.73	140,959.99	145,497.28	147,602.07	147,000.69	148,521.19	150,776.97	152,871.75	152,688.07	
De Ahorros	14,045.45	61.54%	22,822.18	20,909.62	20,985.51	25,984.29	25,200.49	26,836.61	23,396.06	28,513.51	32,018.00	31,722.10	32,670.84	35,940.46	36,867.63	
De Bancos	8,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	8,000.00	
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	8,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	8,000.00	
Extranjero	24,037.27	35.62%	67,489.30	68,626.88	67,682.00	69,900.40	79,953.43	83,150.52	83,893.42	87,174.83	88,704.77	87,978.92	88,268.17	89,906.99	91,526.56	
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	24,037.27	35.62%	67,489.30	68,626.88	67,682.00	69,900.40	79,953.43	83,150.52	83,893.42	87,174.83	88,704.77	87,978.92	88,268.17	89,906.99	91,526.56	
A la Vista	(6,019.88)	(42.19%)	14,268.21	13,097.76	11,922.43	10,300.62	14,402.79	10,512.98	9,834.62	8,903.92	10,532.22	10,118.38	9,522.19	9,105.93	8,248.33	
A Plazo	28,115.86	64.20%	43,795.21	45,005.42	46,356.36	49,200.76	55,927.29	63,777.54	65,301.45	69,326.45	69,091.46	69,499.89	70,056.54	70,975.98	71,911.07	
De Ahorros	1,941.29	20.60%	9,425.88	10,523.69	9,403.21	10,399.01	9,623.35	8,860.00	8,757.35	8,944.45	9,081.09	8,360.64	8,689.44	9,825.09	11,367.17	
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	5,088.72	103.58%	4,913.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,001.74	10,001.74	
Locales	10,001.74	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,001.74	10,001.74	
Extranjero	(4,913.02)	(100.00%)	4,913.02	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 PASIVOS	(2,071.00)	(25.91%)	7,994.00	7,012.91	8,201.52	5,393.88	7,178.08	5,719.77	5,211.77	6,578.13	6,727.43	7,475.96	6,623.73	7,644.29	5,923.01	
Locales	(2,249.34)	(30.88%)	7,284.08	6,282.59	7,301.97	4,435.84	6,168.93	5,081.51	4,509.07	5,842.80	5,874.81	6,563.05	5,908.66	6,846.30	5,034.74	
Extranjero	178.35	25.12%	709.92	730.32	899.55	958.04	1,009.15	638.26	702.70	735.33	852.61	912.92	715.07	797.99	888.27	
PATRIMONIO	(1,628.42)	(3.12%)	52,183.43	51,755.49	52,672.42	52,761.87	53,458.02	52,346.93	50,205.02	50,134.13	50,003.97	50,179.18	50,312.38	50,425.86	50,555.01	
Capital	939.07	1.59%	59,060.93	59,060.93	59,785.09	59,785.09	59,785.09	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	
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	(1,516.95)	24.23%	(6,261.15)	(7,307.89)	(7,307.89)	(7,307.89)	(7,349.11)	(7,349.11)	(7,349.11)	(7,781.10)	(7,816.28)	(7,778.10)	(7,778.10)	(7,778.10)	(7,778.10)	
Utilidad de Periodo	2,167.09	(203.43%)	(1,065.30)	(79.83)	(69.40)	(67.71)	576.30	501.48	569.32	637.84	704.49	812.45	916.90	1,001.40	1,101.80	

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	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponibles para la Venta	(3,217.63)	(716.70%)	448.95	82.29	264.62	352.37	445.74	(805.44)	(3,015.20)	(2,722.61)	(2,884.24)	(2,855.17)	(2,826.41)	(2,797.44)	(2,768.68)
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
<b>PASIVO Y PATRIMONIO</b>	<b>90,753.02</b>	<b>29.95%</b>	<b>303,011.94</b>	<b>301,672.10</b>	<b>312,495.02</b>	<b>313,160.51</b>	<b>335,755.42</b>	<b>348,051.99</b>	<b>346,744.34</b>	<b>356,046.35</b>	<b>354,195.88</b>	<b>363,693.47</b>	<b>366,680.99</b>	<b>384,647.28</b>	<b>393,764.96</b>