

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(9,930.67)	(13.59%)	73,083.93	78,204.79	78,890.57	66,166.17	67,287.65	67,622.80	68,394.08	61,501.67	67,186.86	53,189.24	66,386.71	65,277.79	63,153.26
Depositos Locales en Bancos	5,999.61	18.18%	32,994.28	27,091.51	34,362.08	42,330.35	29,806.56	33,257.15	32,715.25	26,605.99	26,811.75	30,846.53	33,659.53	39,865.10	38,993.90
A la Vista	(100.39)	(2.14%)	4,694.28	4,491.51	6,112.08	5,830.35	6,256.56	5,107.15	4,815.25	5,605.99	4,311.75	6,046.53	6,559.53	5,165.10	4,593.90
A Plazo	6,100.00	21.55%	28,300.00	22,600.00	28,250.00	36,500.00	23,550.00	28,150.00	27,900.00	21,000.00	22,500.00	24,800.00	27,100.00	34,700.00	34,400.00
Depositos Extranjeros en Bancos	(15,766.83)	(40.62%)	38,817.73	49,861.46	43,483.30	22,738.81	36,137.57	33,501.04	34,739.98	33,473.60	39,268.93	20,783.31	31,662.79	24,694.38	23,050.90
A la Vista	2,195.95	37.76%	5,816.24	7,061.46	4,383.30	5,811.01	1,295.77	1,856.54	7,739.98	3,173.60	5,468.93	3,283.31	3,762.79	4,394.38	8,012.19
A Plazo	(17,962.78)	(54.43%)	33,001.48	42,800.00	39,100.00	16,927.80	34,841.80	31,644.50	27,000.00	30,300.00	33,800.00	17,500.00	27,900.00	20,300.00	15,038.71
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	(163.46)	(12.85%)	1,271.93	1,251.82	1,045.20	1,097.00	1,343.53	864.61	938.85	1,422.08	1,106.18	1,559.41	1,064.39	718.32	1,108.46
CARTERA CREDITICIA	43,718.64	16.17%	270,399.51	264,607.76	258,983.18	257,226.63	255,818.81	254,393.31	259,731.44	267,161.15	282,962.60	299,571.26	308,695.95	309,014.16	314,118.15
Locales	43,830.03	16.39%	267,463.69	261,672.48	256,171.35	254,592.10	253,340.48	252,175.00	257,943.38	265,740.66	281,819.74	296,295.83	305,536.25	306,071.17	311,293.73
Extranjero	(1,560.86)	(28.32%)	5,510.67	5,431.51	5,352.79	5,098.76	4,967.18	4,726.11	4,305.53	3,989.59	3,741.94	4,683.43	4,571.13	4,362.61	3,949.81
Menos Provisiones	(1,449.47)	(56.29%)	2,574.85	2,496.23	2,540.96	2,464.23	2,488.85	2,507.80	2,517.47	2,569.10	2,599.08	1,408.00	1,411.43	1,419.62	1,125.39
Locales	(1,449.47)	(56.29%)	2,574.85	2,496.23	2,540.96	2,464.23	2,488.85	2,507.80	2,517.47	2,569.10	2,599.08	1,408.00	1,411.43	1,419.62	1,125.39
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	61,642.90	157.14%	39,229.23	53,501.51	64,812.10	77,419.20	84,860.12	100,621.19	96,813.97	103,683.54	103,672.67	100,908.71	98,966.69	100,947.00	100,872.13
Locales	19,777.21	95.29%	20,753.78	26,724.79	26,720.79	36,331.78	39,827.74	39,823.69	40,319.63	43,315.55	43,311.45	40,554.29	38,562.28	40,548.65	40,530.99
Extranjero	41,865.69	226.60%	18,475.45	26,776.71	38,091.31	41,087.42	45,032.37	60,797.49	56,494.34	60,367.99	60,361.22	60,354.43	60,404.41	60,398.35	60,341.14
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	3,748.87	33.92%	11,052.28	10,994.63	11,420.22	16,015.94	18,227.85	17,109.79	17,944.10	17,089.71	16,501.21	16,327.79	14,772.65	14,526.96	14,801.15
Locales	2,788.57	25.82%	10,801.19	10,629.89	10,925.93	15,450.15	17,587.41	16,345.33	17,142.93	16,264.32	15,738.27	15,593.51	13,526.08	13,116.10	13,589.75
Extranjero	960.30	382.45%	251.09	364.74	494.28	565.79	640.45	764.46	801.17	825.39	762.94	734.28	1,246.57	1,410.87	1,211.39
TOTAL DE ACTIVOS	99,179.73	25.19%	393,764.96	407,308.69	414,106.07	416,827.93	426,194.43	439,747.08	442,883.59	449,436.07	470,323.34	469,997.00	488,821.99	489,765.92	492,944.68
DEPOSITOS	76,521.55	23.38%	327,285.19	339,524.86	338,480.26	342,849.86	347,098.00	360,724.48	364,096.50	369,269.28	385,393.69	386,032.23	398,234.62	400,928.72	403,806.74
Locales	71,263.20	30.23%	235,758.63	246,344.32	248,295.95	253,226.71	256,252.72	269,538.44	272,862.17	275,603.70	288,575.86	288,834.83	301,540.52	305,979.54	307,021.83

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Utilidad de Periodos Anteriores	(875.13)	11.25%	(7,778.10)	(6,676.31)	(6,676.31)	(6,676.31)	(6,676.31)	(6,676.31)	(6,696.33)	(6,696.33)	(6,696.33)	(7,814.04)	(7,814.04)	(7,814.04)	(8,653.24)
Utilidad de Periodo	850.14	77.16%	1,101.80	198.50	308.25	480.50	635.07	831.85	1,018.48	1,221.52	1,386.83	1,610.95	1,912.77	2,063.86	1,951.93
Ganancia o Perdida en Valores Disponibles para la Venta	398.79	(14.40%)	(2,768.68)	(2,740.05)	(2,713.46)	(2,685.09)	(2,656.47)	(2,627.80)	(2,536.67)	(2,509.77)	(2,482.99)	(2,456.34)	(2,373.01)	(2,345.83)	(2,369.89)
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	99,179.73	25.19%	393,764.96	407,308.69	414,106.07	416,827.93	426,194.43	439,747.08	442,883.59	449,436.07	470,323.34	469,997.00	488,821.99	489,765.92	492,944.68