

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	46,954.36	74.35%	63,153.26	69,913.74	78,878.78	85,240.52	69,411.09	78,480.91	80,184.56	93,886.21	84,491.14	93,594.74	90,254.93	91,221.57	110,107.62
Depositos Locales en Bancos	5,357.13	13.74%	38,993.90	34,953.78	43,372.01	37,253.45	32,085.60	27,996.69	36,783.84	46,200.41	41,271.97	54,346.82	36,831.96	32,040.90	44,351.03
A la Vista	1,857.13	40.43%	4,593.90	7,953.78	6,772.01	4,853.45	4,385.60	4,396.69	4,633.84	7,300.41	4,671.97	5,446.82	8,631.96	6,540.90	6,451.03
A Plazo	3,500.00	10.17%	34,400.00	27,000.00	36,600.00	32,400.00	27,700.00	23,600.00	32,150.00	38,900.00	36,600.00	48,900.00	28,200.00	25,500.00	37,900.00
Depositos Extranjeros en Bancos	41,362.17	179.44%	23,050.90	34,135.39	34,940.00	47,235.27	36,500.87	49,732.30	42,606.37	46,524.04	42,380.88	38,284.09	52,509.62	57,893.60	64,413.06
A la Vista	(3,491.93)	(43.58%)	8,012.19	4,596.68	14,901.30	10,796.56	11,462.17	20,209.50	5,383.57	16,261.24	12,148.14	12,421.29	17,586.82	15,970.80	4,520.26
A Plazo	44,854.09	298.26%	15,038.71	29,538.71	20,038.71	36,438.71	25,038.71	29,522.80	37,222.80	30,262.80	30,232.74	25,862.80	34,922.80	41,922.80	59,892.80
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	235.07	21.21%	1,108.46	824.57	566.77	751.81	824.62	751.92	794.35	1,161.76	838.28	963.82	913.35	1,287.06	1,343.53
CARTERA CREDITICIA	3,283.47	1.05%	314,118.15	317,099.64	316,249.58	310,400.36	311,673.16	319,556.62	319,052.34	313,904.60	321,969.97	322,714.94	333,656.61	331,333.80	317,401.62
Locales	(3,930.72)	(1.26%)	311,293.73	314,578.29	314,277.23	308,628.66	309,893.45	317,339.49	311,035.57	308,732.50	315,394.97	315,790.01	326,807.51	321,031.12	307,363.01
Extranjero	7,307.23	185.00%	3,949.81	3,656.55	3,433.64	3,209.25	3,085.57	3,532.94	8,826.29	5,876.62	7,302.49	7,648.94	7,634.33	11,123.41	11,257.04
Menos Provisiones	93.05	8.27%	1,125.39	1,135.20	1,461.29	1,437.56	1,305.86	1,315.81	809.51	704.51	727.48	724.01	785.23	820.73	1,218.44
Locales	93.05	8.27%	1,125.39	1,135.20	1,461.29	1,437.56	1,305.86	1,315.81	809.51	704.19	727.48	724.01	785.23	820.73	1,218.44
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	9,700.10	9.62%	100,872.13	100,869.21	95,775.18	105,588.53	110,677.44	110,692.91	110,685.91	110,195.65	110,618.83	110,548.81	110,607.38	110,606.50	110,572.23
Locales	(45.41)	(0.11%)	40,530.99	40,536.02	40,548.99	40,495.74	40,508.41	40,515.35	40,511.84	40,022.68	40,526.18	40,473.45	40,499.00	40,499.31	40,485.58
Extranjero	9,745.51	16.15%	60,341.14	60,333.18	55,226.19	65,092.79	70,169.04	70,177.56	70,174.07	70,172.97	70,092.65	70,075.36	70,108.38	70,107.19	70,086.65
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	3,142.94	21.23%	14,801.15	14,695.56	13,343.59	16,352.76	15,821.94	16,503.86	16,966.27	16,590.74	17,499.93	18,197.49	17,538.95	18,488.52	17,944.09
Locales	3,180.37	23.40%	13,589.75	13,618.40	12,568.34	15,518.52	14,964.03	15,622.68	15,866.93	15,571.99	16,423.20	17,185.45	16,598.66	17,523.19	16,770.13
Extranjero	(37.43)	(3.09%)	1,211.39	1,077.16	775.25	834.24	857.91	881.17	1,099.34	1,018.75	1,076.73	1,012.04	940.29	965.33	1,173.96
TOTAL DE ACTIVOS	63,080.87	12.80%	492,944.68	502,578.16	504,247.14	517,582.17	507,583.64	525,234.30	526,889.08	534,577.19	534,579.87	545,055.98	552,057.87	551,650.39	556,025.56
DEPOSITOS	37,822.01	9.37%	403,806.74	397,110.98	401,785.10	407,772.77	405,107.57	415,459.71	416,900.07	421,777.39	422,050.98	433,846.93	442,377.33	440,343.59	441,628.75
Locales	56,381.24	18.36%	307,021.83	303,057.57	306,544.67	306,116.19	303,468.27	314,016.71	322,884.39	327,680.15	327,719.46	341,190.79	352,677.97	351,257.27	363,403.06

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Utilidad de Periodos Anteriores	916.87	(10.60%)	(8,653.24)	(6,701.30)	(6,616.77)	(7,219.04)	(7,219.04)	(7,219.04)	(7,219.04)	(7,219.04)	(7,219.04)	(7,219.04)	(7,727.25)	(7,727.25)	(7,727.25)	(7,736.36)
Utilidad de Periodo	1,099.89	56.35%	1,951.93	319.06	554.41	831.10	1,138.84	1,454.98	1,849.90	2,186.51	2,573.82	2,969.14	3,341.24	3,666.91	3,051.83	
Ganancia o Perdida en Valores Disponibles para la Venta	328.97	(13.88%)	(2,369.89)	(2,344.82)	(2,302.20)	(2,259.87)	(2,198.45)	(2,159.55)	(2,132.77)	(2,103.70)	(2,153.98)	(2,141.33)	(2,078.48)	(2,050.06)	(2,040.93)	
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	63,080.87	12.80%	492,944.68	502,578.16	504,247.14	517,582.17	507,583.64	525,234.30	526,889.08	534,577.19	534,579.87	545,055.98	552,057.87	551,650.39	556,025.56	