

UNIBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	18,758.44	17.04%	110,107.62	112,750.40	94,814.61	94,719.20	96,113.63	80,080.10	78,557.51	81,427.15	94,981.66	92,835.79	99,094.78	112,617.24	128,866.06
Depositos Locales en Bancos	(3,580.28)	(8.07%)	44,351.03	43,922.30	34,295.87	34,689.78	34,907.03	27,507.27	32,720.99	30,238.20	44,330.46	29,930.54	29,147.73	37,451.66	40,770.75
A la Vista	19.72	0.31%	6,451.03	7,922.30	6,995.87	5,889.78	6,607.03	6,407.27	6,020.99	6,838.20	8,530.46	5,430.54	6,447.73	5,951.66	6,470.75
A Plazo	(3,600.00)	(9.50%)	37,900.00	36,000.00	27,300.00	28,800.00	28,300.00	21,100.00	26,700.00	23,400.00	35,800.00	24,500.00	22,700.00	31,500.00	34,300.00
Depositos Extranjeros en Bancos	22,437.98	34.83%	64,413.06	67,692.62	59,339.45	58,833.05	60,403.60	51,604.37	44,816.06	50,440.62	49,824.84	61,661.22	68,870.33	74,220.90	86,851.04
A la Vista	33,130.78	732.94%	4,520.26	19,674.82	12,321.65	18,815.25	15,385.80	17,586.57	16,616.06	21,240.62	17,624.84	31,461.22	38,670.33	21,020.90	37,651.04
A Plazo	(10,692.80)	(17.85%)	59,892.80	48,017.80	47,017.80	40,017.80	45,017.80	34,017.80	28,200.00	29,200.00	32,200.00	30,200.00	30,200.00	53,200.00	49,200.00
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	(99.26)	(7.39%)	1,343.53	1,135.47	1,179.29	1,196.37	803.00	968.47	1,020.46	748.33	826.36	1,244.04	1,076.73	944.69	1,244.27
CARTERA CREDITICIA	(1,589.46)	(0.50%)	317,401.62	318,392.96	315,102.50	317,311.00	319,014.47	317,731.47	315,281.36	320,234.07	316,715.77	324,527.28	320,485.46	320,835.77	315,812.15
Locales	(3,883.16)	(1.26%)	307,363.01	306,482.75	303,069.50	306,784.23	311,959.28	308,511.11	305,655.82	310,637.52	305,780.90	314,230.93	309,676.93	308,738.17	303,479.85
Extranjero	3,911.71	34.75%	11,257.04	13,243.50	13,480.96	12,052.37	8,576.65	11,308.91	11,725.78	11,847.38	13,319.43	13,396.13	14,019.74	15,384.69	15,168.75
Menos Provisiones	1,618.02	132.79%	1,218.44	1,333.28	1,447.96	1,525.59	1,521.46	2,088.54	2,100.24	2,250.84	2,384.56	3,099.78	3,211.21	3,287.10	2,836.45
Locales	1,618.02	132.79%	1,218.44	1,033.28	1,147.96	1,525.59	1,521.46	2,088.54	2,100.24	2,250.84	2,384.56	3,098.86	3,208.70	3,285.17	2,836.45
Extranjero	0.00	0.00%	0.00	300.00	300.00	0.00	0.00	0.00	0.00	0.00	0.00	0.92	2.51	1.93	0.00
INVERSIONES EN VALORES	10,601.82	9.59%	110,572.23	110,591.13	128,492.34	128,611.69	139,670.79	143,725.15	143,810.80	141,896.65	130,937.79	130,794.20	121,809.33	121,943.58	121,174.05
Locales	(3,885.57)	(9.60%)	40,485.58	40,516.36	54,035.85	54,179.04	65,220.24	69,264.72	69,341.43	67,417.75	56,514.39	46,153.55	40,937.01	36,850.66	36,600.01
Extranjero	15,164.61	21.64%	70,086.65	70,074.78	74,456.50	74,469.55	74,487.45	74,497.32	74,506.27	74,515.80	74,460.30	85,321.74	81,553.42	85,774.03	85,251.26
Menos Provisiones	677.22	0.00%	0.00	0.00	0.00	36.90	36.90	36.90	36.90	36.90	36.90	681.10	681.10	681.10	677.22
Locales	677.22	0.00%	0.00	0.00	0.00	36.90	36.90	36.90	36.90	36.90	36.90	681.10	681.10	681.10	677.22
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	4,811.69	26.81%	17,944.09	15,933.93	18,245.26	18,789.62	19,402.24	22,307.06	23,666.71	27,227.69	23,606.16	23,668.25	22,704.40	23,325.27	22,755.78
Locales	4,636.36	27.65%	16,770.13	14,792.29	16,981.75	17,396.62	18,343.26	21,194.14	22,396.38	25,985.02	22,310.31	22,421.54	21,609.48	22,112.01	21,406.49
Extranjero	175.33	14.93%	1,173.96	1,141.64	1,263.51	1,393.00	1,058.98	1,112.92	1,270.33	1,242.67	1,295.85	1,246.72	1,094.93	1,213.26	1,349.29
TOTAL DE ACTIVOS	32,582.49	5.86%	556,025.56	557,668.42	556,654.72	559,431.51	574,201.14	563,843.78	561,316.38	570,785.55	566,241.38	571,825.53	564,093.97	578,721.86	588,608.05
DEPOSITOS	17,482.25	3.96%	441,628.75	443,050.82	441,718.01	444,367.42	453,831.50	438,352.33	438,379.77	445,993.23	442,082.07	446,691.73	438,720.87	448,438.50	459,111.00
Locales	23,019.81	6.33%	363,403.06	366,852.97	364,821.30	366,955.13	375,933.51	362,711.75	360,329.63	368,511.51	363,214.88	372,889.93	365,790.65	375,532.26	386,422.88

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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	31,019.81	8.97%	345,903.06	349,352.97	349,321.30	349,955.13	358,933.51	346,711.75	345,329.63	358,011.51	352,714.88	361,389.93	354,290.65	366,032.26	376,922.88
A la Vista	(13,988.65)	(43.98%)	31,807.26	29,116.33	29,812.83	25,250.35	28,675.98	24,881.51	19,445.79	19,414.70	22,320.56	20,903.58	15,193.98	17,700.08	17,818.61
A Plazo	18,649.43	6.81%	274,032.51	274,284.71	277,566.91	279,293.50	278,517.71	278,307.32	280,857.46	284,418.93	280,969.19	287,573.13	285,807.55	290,324.41	292,681.94
De Ahorros	26,359.03	65.79%	40,063.29	45,951.93	41,941.55	45,411.28	51,739.82	43,522.91	45,026.38	54,177.87	49,425.13	52,913.22	53,289.12	58,007.77	66,422.32
De Bancos	(8,000.00)	(45.71%)	17,500.00	17,500.00	15,500.00	17,000.00	17,000.00	16,000.00	15,000.00	10,500.00	10,500.00	11,500.00	11,500.00	9,500.00	9,500.00
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)	(45.71%)	17,500.00	17,500.00	15,500.00	17,000.00	17,000.00	16,000.00	15,000.00	10,500.00	10,500.00	11,500.00	11,500.00	9,500.00	9,500.00
Extranjero	(5,537.57)	(7.08%)	78,225.69	76,197.85	76,896.72	77,412.28	77,897.99	75,640.58	78,050.14	77,481.72	78,867.18	73,801.80	72,930.22	72,906.24	72,688.12
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	(5,537.57)	(7.08%)	78,225.69	76,197.85	76,896.72	77,412.28	77,897.99	75,640.58	78,050.14	77,481.72	78,867.18	73,801.80	72,930.22	72,906.24	72,688.12
A la Vista	(2,564.99)	(29.31%)	8,751.48	8,601.40	9,350.12	8,085.73	8,529.17	7,674.23	7,084.70	6,716.95	6,915.65	6,632.77	7,640.76	5,883.77	6,186.48
A Plazo	(3,923.99)	(6.91%)	56,769.23	55,733.50	56,161.88	58,480.59	57,729.59	56,137.31	55,998.06	56,038.84	55,474.84	53,615.31	51,738.79	52,263.53	52,845.24
De Ahorros	951.41	7.49%	12,704.98	11,862.96	11,384.71	10,845.96	11,639.23	11,829.04	14,967.38	14,725.93	16,476.70	13,553.72	13,550.67	14,758.94	13,656.40
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	15,013.77	31.17%	48,174.16	48,045.68	47,840.93	47,617.75	54,823.32	59,621.08	57,207.58	57,012.82	57,738.73	57,103.30	57,770.14	64,521.56	63,187.93
Locales	(42,357.57)	(87.93%)	48,174.16	48,045.68	47,840.93	47,617.75	47,866.88	52,664.64	50,251.14	50,056.38	50,782.29	50,146.86	50,813.70	5,813.38	5,816.59
Extranjero	57,371.34	0.00%	0.00	0.00	0.00	0.00	6,956.44	6,956.44	6,956.44	6,956.44	6,956.44	6,956.44	6,956.44	58,708.18	57,371.34
OTROS PASIVOS	(1,304.92)	(14.44%)	9,033.79	9,102.04	9,354.90	9,383.85	7,128.90	7,129.38	6,644.28	8,398.80	6,904.98	7,471.18	7,809.12	8,224.88	7,728.88
Locales	(1,199.77)	(14.85%)	8,079.99	8,407.15	8,629.44	8,656.33	6,375.25	6,388.18	5,899.57	7,728.75	6,169.57	6,681.05	7,115.67	7,446.21	6,880.22
Extranjero	(105.14)	(11.02%)	953.80	694.89	725.46	727.51	753.65	741.20	744.72	670.06	735.41	790.13	693.45	778.67	848.66
PATRIMONIO	1,391.39	2.43%	57,188.86	57,469.88	57,740.88	58,062.49	58,417.41	58,741.00	59,084.75	59,380.69	59,515.61	60,559.31	59,793.83	57,536.92	58,580.24
Capital	0.00	0.00%	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	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	(9.11)	(0.23%)	3,914.32	3,914.32	3,914.32	3,914.32	3,914.32	3,914.32	3,914.32	3,914.32	3,914.32	3,932.54	3,932.54	3,932.54	3,905.21
Provisiones Dinámicas	0.00	0.00%	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21	3,905.21
Otras Reservas	(9.11)	(100.00%)	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	27.34	27.34	27.34	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	3,089.33	(39.93%)	(7,736.36)	(4,684.54)	(4,684.56)	(4,665.86)	(4,647.71)	(4,647.43)	(4,647.46)	(4,647.52)	(4,647.48)	(4,647.55)	(4,647.36)	(4,647.08)	(4,647.04)
Utilidad de Periodo	(202.58)	(6.64%)	3,051.83	262.53	492.32	732.75	988.85	1,236.94	1,490.13	1,732.05	1,800.62	2,026.17	2,283.35	2,559.72	2,849.25
Ganancia o Perdida en Valores Disponibles para la Venta	(1,486.25)	72.82%	(2,040.93)	(2,022.42)	(1,981.20)	(1,918.72)	(1,838.05)	(1,762.82)	(1,672.23)	(1,618.15)	(1,551.85)	(751.84)	(1,774.69)	(4,308.26)	(3,527.17)
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	32,582.49	5.86%	556,025.56	557,668.42	556,654.72	559,431.51	574,201.14	563,843.78	561,316.38	570,785.55	566,241.38	571,825.53	564,093.97	578,721.86	588,608.05