

It is a cause of great satisfaction to share our fourth anniversary with you. Unibank S.A is a financial institution that was created by businessmen of the highest caliber, with a long term vision and with the principal objective of contributing to the growth of the country, through responsible credit policies and controls, as well as with the aim of being able to offer our customers an alternative based on value, differentiation and security.

Four years after its formation, Unibank is now a reality that we are proud of, a bank that has matured, while defining a different way of participating in the market and supporting our customers. We can see this reflected in our current position in the market place, in the way that we respond to our customers' needs and in our growth.

The main drivers of our success have been, and continue to be, our customers, so we cannot pass up this opportunity to express our sincere thanks for the way they have rewarded the effort and work of everybody at the bank.

All of this fills us with satisfaction and hope; we are committed to dedicating every effort to continued growth and to holding on to the firm conviction that during 2015 we will continue steadfastly on our chosen path, ensuring that our efforts are converted into concrete achievements through which we become our customers' best financial ally, and that our actions result in important contributions to the country's development.

Ahead of us lie many opportunities and challenges, but we have confidence in the validity and relevance of our proposition in being able to respond to the needs and aspirations of our customers. We are ready to continue forging the path that we have embarked upon, dedicating ourselves to their fulfillment.

Aware of the debt that we owe to our customers, we maintain a constant commitment that provides them with our guarantee and security. This is represented by good governance and controls-based policy, which are held as a central theme for Unibank S.A. We achieve this good practice through clear and rigorous procedures, with a marked emphasis on our fight against money laundering, corruption and bad practice.

Unibank S.A. applies a global and integrated strategy to fight against corruption and throughout these past 4 years, we have adopted a clear position, based on exhaustive investigations, as we believe that this scourge is an impediment to the growth of our society. Our financial institution also has a team of professionals who have established a successful track record in identifying and remaining constantly vigilant in cases of fraud and corruption, thereby guaranteeing our commitment to comply with banking rules.

So we continue on the path of excellence, staying optimistic as we face the future, growing stronger everyday in our operational ability and in taking advantage of new opportunities, which give us greater confidence to face 2015 with energy and enthusiasm.