



Banco Uno, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	36,296,573.73	66.14	54,879,677.29	73,756,069.38	66,269,253.22	79,770,952.09	60,783,798.17	65,203,128.38	53,853,788.28	48,628,161.79	51,414,807.98	35,518,715.10	51,602,221.90	84,081,136.80	91,176,251.02
Depositos Locales en Bancos	19,605,231.79	675.18	2,903,696.60	7,098,462.84	8,819,354.59	7,503,603.83	27,476,568.94	23,209,941.37	21,062,826.83	21,565,163.48	16,207,796.95	8,214,690.21	17,485,057.53	15,348,553.65	22,508,928.39
A la Vista	10,475,231.79	383.19	2,733,696.60	5,348,523.78	5,359,354.59	5,723,603.83	6,301,568.94	6,359,941.37	8,162,826.83	11,265,163.48	8,807,796.95	5,714,690.21	9,785,057.53	10,348,553.65	13,208,928.39
A Plazo	9,130,000.00	5,370.59	170,000.00	1,749,939.06	3,460,000.00	1,780,000.00	21,175,000.00	16,850,000.00	12,900,000.00	10,300,000.00	7,400,000.00	2,500,000.00	7,700,000.00	5,000,000.00	9,300,000.00
Depositos Extranjeros en Bancos	20,873,786.16	45.62	45,752,757.78	64,161,165.13	54,794,289.61	70,133,671.85	31,302,985.28	40,163,482.92	31,022,238.91	24,684,922.68	33,462,935.36	25,638,673.09	31,380,830.03	66,344,745.54	66,626,543.94
A la Vista	20,632,542.21	67.30	30,658,456.73	48,225,997.08	38,859,121.56	54,198,503.80	15,367,817.23	24,228,314.87	15,087,070.86	13,749,754.63	29,627,390.36	22,803,128.09	28,545,285.03	63,509,200.54	51,290,998.94
A Plazo	241,243.95	1.60	15,094,301.05	15,935,168.05	15,935,168.05	15,935,168.05	15,935,168.05	15,935,168.05	15,935,168.05	10,935,168.05	3,835,545.00	2,835,545.00	2,835,545.00	2,835,545.00	15,335,545.00
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	-4,182,444.22	-67.21	6,223,222.91	2,496,441.41	2,655,609.02	2,133,676.41	2,004,243.95	1,829,704.09	1,768,722.54	2,378,075.63	1,744,075.67	1,665,351.80	2,736,334.34	2,387,837.61	2,040,778.69
CARTERA CREDITICIA	53,234,787.43	16.94	314,316,758.25	305,587,244.19	307,062,982.65	303,196,881.84	319,838,762.54	322,219,493.10	335,958,889.72	341,094,452.77	350,932,808.22	361,297,520.50	361,745,212.85	364,833,709.95	367,551,545.68
Locales	29,090,395.50	31.55	92,204,847.91	90,412,875.15	92,667,192.61	94,089,887.66	96,549,951.71	99,856,913.69	103,301,516.49	106,106,184.88	109,115,264.43	111,701,930.51	114,204,762.19	118,312,559.61	121,295,243.41
Extranjero	27,005,194.03	11.73	230,130,111.37	223,459,265.02	222,668,325.97	217,467,198.24	231,344,635.80	230,472,420.73	240,900,484.54	243,354,621.15	251,197,340.12	259,443,552.31	257,707,414.22	257,183,858.28	257,135,305.40
Menos Provisiones	2,860,802.10	35.68	8,018,201.03	8,284,895.98	8,272,535.93	8,360,204.06	8,055,824.97	8,109,841.32	8,243,111.31	8,366,353.26	9,379,796.33	9,847,962.32	10,166,963.56	10,662,707.94	10,879,003.13
Locales	-3,539,837.88	-44.15	8,018,201.03	8,284,895.98	8,272,535.93	8,360,204.06	4,403,204.84	4,539,128.72	4,686,792.49	4,752,980.81	3,458,137.71	3,150,032.08	4,246,575.60	4,262,067.96	4,478,363.15
Extranjero	6,400,639.98	0.00	0.00	0.00	0.00	0.00	3,652,620.13	3,570,712.60	3,556,318.82	3,613,372.45	5,921,658.62	6,697,930.24	5,920,387.96	6,400,639.98	6,400,639.98
INVERSIONES EN VALORES	23,959,909.43	83.05	28,849,709.58	29,150,049.62	29,000,777.33	29,158,166.47	29,119,796.83	40,859,151.32	55,858,383.39	55,938,460.15	71,937,152.34	96,192,803.14	95,983,200.37	64,051,898.08	52,809,619.01
Locales	0.00	0.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00	0.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00	1,226,500.00
Extranjero	23,959,909.43	86.74	27,623,209.58	27,923,549.62	27,774,277.33	27,931,666.47	27,893,296.83	39,632,651.32	55,858,383.39	54,711,960.15	70,710,652.34	94,966,303.14	94,756,700.37	62,825,398.08	51,583,119.01
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	10,215,445.01	55.08	18,546,924.21	20,529,956.41	19,202,195.93	18,439,645.64	15,746,649.26	16,149,708.61	16,935,753.97	16,619,158.40	17,762,875.63	17,014,749.17	19,171,013.58	28,753,302.23	28,762,369.22
Locales	9,324,519.57	77.86	11,976,063.17	13,136,675.54	12,781,275.50	13,862,642.27	10,633,196.21	11,090,752.65	11,853,700.85	11,503,696.59	13,035,417.95	11,810,878.68	13,660,176.92	21,892,666.22	21,300,582.74
Extranjero	890,925.44	13.56	6,570,861.04	7,393,280.87	6,420,920.43	4,577,003.37	5,113,453.05	5,058,955.96	5,082,053.12	5,115,461.81	4,727,457.68	5,203,870.49	5,510,836.66	6,860,636.01	7,461,786.48
TOTAL DE ACTIVOS	123,706,715.60	29.69	416,593,069.33	429,023,319.60	421,535,209.13	430,565,646.04	425,489,006.80	444,431,481.41	462,606,815.36	462,280,233.11	492,047,644.17	510,023,787.91	528,501,648.70	541,720,047.06	540,299,784.93
DEPOSITOS	50,651,908.04	15.26	331,987,827.52	338,373,929.90	332,182,498.02	343,566,224.02	334,020,641.09	326,319,807.58	343,873,662.78	344,759,731.99	353,787,497.43	356,743,803.07	363,281,959.30	369,040,088.30	382,639,735.56
Locales	13,699,668.23	8.62	158,913,871.42	160,261,966.14	162,401,048.19	171,410,910.23	156,795,099.42	155,911,559.84	145,516,910.47	157,371,592.73	161,937,873.97	154,632,623.56	158,069,963.53	162,470,725.19	172,613,539.65
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	13,699,668.23	8.62	158,913,871.42	160,261,966.14	162,401,048.19	171,410,910.23	156,795,099.42	155,911,559.84	145,516,910.47	157,371,592.73	161,937,873.97	154,632,623.56	158,069,963.53	162,470,725.19	172,613,539.65
A la Vista	3,840,930.24	26.43	14,533,650.54	13,712,657.51	15,209,899.21	16,531,453.79	17,546,588.05	16,455,742.85	14,121,323.77	23,992,393.60	25,187,863.34	16,926,093.18	16,337,764.43	18,128,669.19	18,374,580.78
A Plazo	23,593,690.87	24.92	94,683,913.90	95,902,261.65	95,531,667.76	99,045,013.64	94,503,470.69	94,140,989.17	97,614,249.10	102,135,813.50	104,903,640.86	106,143,150.00	110,701,952.32	112,285,411.49	118,277,604.77
De Ahorros	-13,734,952.88	-27.64	49,696,306.98	50,647,046.98	51,659,481.22	55,834,442.80	44,745,040.68	45,314,827.82	33,781,337.60	31,243,385.63	31,846,369.77	31,563,380.38	31,030,246.78	32,056,644.51	35,961,354.10
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
Extranjero	36,952,239.81	21.35	173,073,956.10	178,111,963.76	169,781,449.83	172,155,313.79	177,225,541.67	170,408,247.74	198,356,752.31	187,388,139.26	191,849,623.46	202,111,179.51	205,211,995.77	206,569,363.11	210,026,195.91
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	36,952,239.81	21.35	173,073,956.10	178,111,963.76	169,781,449.83	172,155,313.79	177,225,541.67	170,408,247.74	198,356,752.31	187,388,139.26	191,849,623.46	202,111,179.51	205,211,995.77	206,569,363.11	210,026,195.91



Banco Uno, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	13,235,483.96	39.12	33,830,345.03	46,685,573.46	54,720,295.27	59,973,091.96	49,941,192.18	43,251,516.48	47,292,932.78	38,822,732.66	40,084,424.08	48,144,760.32	50,774,379.29	54,289,208.51	47,065,828.99
A Plazo	19,554,859.37	19.16	102,043,490.59	96,262,118.21	97,783,915.74	93,634,862.17	96,651,789.68	101,035,389.39	106,913,186.42	109,300,109.71	112,053,043.05	114,933,030.39	115,092,381.27	114,605,578.59	121,598,349.96
De Ahorro	20,426,281.01	510.55	4,000,872.14	4,005,330.79	4,491,060.42	5,087,086.29	16,358,879.71	16,219,276.00	30,506,429.44	25,919,362.12	26,051,896.80	25,153,086.47	26,938,510.64	26,395,642.26	24,427,153.15
De Bancos	-16,264,384.53	-48.99	33,199,248.34	31,158,941.30	12,786,178.40	13,460,273.37	14,273,680.10	9,902,065.87	13,644,203.67	13,345,934.77	13,660,259.53	13,880,302.33	12,406,724.57	11,278,933.75	16,934,863.81
A la Vista	-13,447,433.00	-47.29	28,437,094.34	26,213,738.83	7,840,975.93	9,265,070.90	10,078,477.63	5,704,735.73	9,449,001.20	9,150,732.30	9,465,057.06	9,685,099.86	10,461,522.10	9,333,731.28	14,989,661.34
A Plazo	-2,816,951.53	-59.15	4,762,154.00	4,945,202.47	4,945,202.47	4,195,202.47	4,195,202.47	4,197,330.14	4,195,202.47	4,195,202.47	4,195,202.47	4,195,202.47	1,945,202.47	1,945,202.47	1,945,202.47
OBLIGACIONES	36,852,059.06	219.36	16,799,896.95	16,799,896.95	16,797,373.95	13,777,915.42	13,777,915.42	33,777,915.42	32,927,640.07	31,378,158.72	51,323,531.32	53,413,681.59	61,543,543.92	65,671,081.91	53,651,956.01
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	36,852,059.06	219.36	16,799,896.95	16,799,896.95	16,797,373.95	13,777,915.42	13,777,915.42	33,777,915.42	32,927,640.07	31,378,158.72	51,323,531.32	53,413,681.59	61,543,543.92	65,671,081.91	53,651,956.01
OTROS PASIVOS	8,656,128.85	53.60	16,150,900.37	20,171,034.38	17,524,751.12	17,656,547.86	20,837,204.15	26,384,231.97	25,460,490.89	24,354,308.63	24,755,335.50	24,487,974.60	26,803,349.38	29,157,365.54	24,807,029.22
Locales	6,474,304.87	54.16	11,953,087.06	15,014,048.70	12,986,130.99	12,621,368.35	14,062,894.12	19,974,587.03	18,307,186.99	16,974,235.44	17,690,454.61	17,419,483.12	19,491,883.73	21,357,794.28	18,427,391.93
Extranjero	2,181,823.98	51.98	4,197,813.31	5,156,985.68	4,538,620.13	5,035,179.51	6,774,310.03	6,409,644.94	7,153,303.90	7,380,073.19	7,064,880.89	7,068,491.48	7,311,465.65	7,799,571.26	6,379,637.29
PATRIMONIO	27,546,619.65	53.33	51,654,444.49	53,678,458.37	55,030,586.04	55,564,958.74	56,853,246.14	57,949,526.44	60,345,021.62	61,788,033.77	62,181,279.92	75,378,328.65	76,872,796.10	77,851,511.31	79,201,064.14
Capital	12,194,692.14	40.65	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	30,000,000.00	42,194,692.14	42,194,692.14	42,194,692.14	42,194,692.14
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	11,328,826.79	138.27	8,193,408.24	20,038,702.07	20,038,702.07	19,522,235.03	19,521,506.86	19,521,506.86	19,521,506.86	19,521,506.86	19,522,235.03	19,522,235.03	19,522,235.03	19,522,235.03	19,522,235.03
Utilidad de Periodo	3,587,881.82	30.29	11,845,293.83	1,720,676.66	3,222,076.63	4,198,803.11	5,522,873.19	6,793,690.80	9,094,243.29	10,457,179.14	10,579,173.31	11,642,211.74	13,199,364.84	14,061,111.90	15,433,175.65
Ganancia o Perdida en Valores Disponible para la Venta	435,218.90	26.94	1,615,742.42	1,919,079.64	1,769,807.34	1,843,920.60	1,808,866.09	1,634,328.78	1,729,271.47	1,809,347.77	2,079,871.58	2,019,189.74	1,956,504.09	2,073,472.24	2,050,961.32
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	123,706,715.60	29.69	416,593,069.33	429,023,319.60	421,535,209.13	430,565,646.04	425,489,006.80	444,431,481.41	462,606,815.36	462,280,233.11	492,047,644.17	510,023,787.91	528,501,648.70	541,720,047.06	540,299,784.93