



Unibanca, Banco Universal, C.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	182,933.21	179,126.63	176,211.52	196,792.46	220,699.30	203,876.68	192,894.42	195,408.67	192,880.97	
3 Activos Líquidos	50,606.92	55,112.60	73,998.50	93,251.57	113,195.34	95,158.99	87,909.57	97,558.38	51,734.24	
4 Total de Préstamos	61,655.54	50,917.72	26,728.08	26,530.71	21,775.07	19,287.11	21,051.04	19,515.03	19,466.84	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	61,655.54	50,917.72	26,728.08	26,530.71	21,775.07	19,287.11	21,051.04	19,515.03	19,466.84	
7 Total de Inversiones	64,565.99	64,136.33	61,969.11	65,005.52	78,617.72	75,218.45	74,185.76	70,569.81	116,608.39	
8 Total de Depósitos	126,038.38	118,963.36	113,438.24	125,733.28	147,494.86	130,632.89	121,900.63	126,052.95	130,307.97	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	126,038.38	118,963.36	113,438.24	125,733.28	147,494.86	130,632.89	121,900.63	126,052.95	130,307.97	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	43,096.71	43,445.17	44,420.15	52,537.63	64,279.85	60,622.11	54,339.17	56,309.62	59,678.80	
16 Depósitos de Bancos	82,941.67	75,518.19	69,018.09	73,195.65	83,215.01	70,010.78	67,561.46	69,743.34	70,629.18	
17 Patrimonio Total	27,033.81	29,369.52	28,928.85	36,100.59	33,919.90	35,372.79	38,797.31	43,445.79	50,872.95	
18 PROMEDIO (12 MESES)										
19 Total de Activos	182,933.21	179,126.63	176,211.52	196,792.46	201,816.25	191,501.66	184,552.97	196,100.57	206,790.13	
20 Activos Generadores de Ingresos	126,221.53	115,054.05	88,697.19	91,536.23	113,307.16	104,779.80	91,967.00	90,810.54	118,234.01	
21 Total de Prestamos	61,655.54	50,917.72	26,728.08	26,530.71	41,715.31	35,102.42	23,889.56	23,022.87	20,620.96	
22 Total de Inversiones	64,565.99	64,136.33	61,969.11	65,005.52	71,591.86	69,677.39	68,077.44	67,787.67	97,613.05	
23 Patrimonio Total	27,033.81	29,369.52	28,928.85	36,100.59	30,476.86	32,371.16	33,863.08	39,773.19	42,396.42	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	13,358.02	3,068.98	5,214.81	7,666.14	10,369.40	1,686.00	7,404.36	11,955.67	15,055.86	
26 Egreso de Operaciones	10,212.08	2,814.85	5,693.60	8,517.79	11,343.13	2,264.59	4,412.70	6,279.20	7,967.92	



Unibanca, Banco Universal, C.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	3,145.93	254.13	-478.79	-851.65	-973.73	-578.59	2,991.66	5,676.47	7,087.95	
28 Otros Ingresos	5,780.36	16,280.28	32,013.06	44,240.69	50,513.47	5,868.37	5,918.76	11,126.29	15,958.41	
29 Ingreso de Operaciones	8,926.30	16,534.41	31,534.27	43,389.04	49,539.74	5,289.79	8,910.41	16,802.77	23,046.36	
30 Egresos Generales	1,335.67	6,198.12	18,571.75	22,546.92	28,898.95	3,836.93	4,033.04	8,396.38	7,212.82	
31 Utilidad antes de Provisiones	7,590.63	10,336.29	12,962.52	20,842.12	20,640.79	1,452.86	4,877.37	8,406.39	15,833.54	
32 Utilidad del Periodo	3,865.52	2,336.29	1,895.62	9,067.37	6,886.68	1,452.86	4,877.37	8,406.39	15,833.54	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	1,344.85	21,531.68	2,325.48	890.59	1,729.00	8,773.47	20,608.72	20,598.22	4,990.65	
35 Total Provisiones Para Préstamos	8,001.00	16,001.00	3,545.85	3,545.85	5,448.66	5,448.66	5,448.66	5,448.66	5,448.66	
36 Préstamos Vencidos / Préstamos Totales (%)	2.18	42.29	8.70	3.36	7.94	45.49	97.90	105.55	25.64	
37 Provisiones / Préstamos Vencidos (%)	594.94	74.31	152.48	398.15	315.13	62.10	26.44	26.45	109.18	
38 Provisiones para Préstamos / Préstamos Totales (%)	12.98	31.43	13.27	13.37	25.02	28.25	25.88	27.92	27.99	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	14.78	16.40	16.42	18.34	15.37	17.35	20.11	22.23	26.38	
41 Patrimonio / Activos Generadores de Ing. (%)	21.42	25.53	32.62	39.44	33.79	37.43	40.74	48.23	37.39	
42 Patrimonio / Préstamos Totales (%)	43.85	57.68	108.23	136.07	155.77	183.40	184.30	222.63	261.33	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	40.15	46.33	65.23	74.17	76.75	72.84	72.12	77.39	39.70	
45 Activos Líquidos / Activos Totales (%)	27.66	30.77	41.99	47.39	51.29	46.67	45.57	49.93	26.82	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	91.38	100.24	119.86	125.87	130.05	130.42	132.97	133.38	129.19	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.12	4.27	13.21	6.08	5.55	10.61	12.34	13.39	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	5.22	2.15	6.14	3.41	3.03	5.29	5.72	7.66	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	31.82	13.11	33.49	22.60	17.95	28.81	28.18	37.35	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	10.67	11.76	11.17	9.15	6.44	16.10	17.55	12.73	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.79	12.84	12.41	10.01	8.65	9.60	9.22	6.74	



Unibanca, Banco Universal, C.A.
ESTADÍSTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.88	-1.08	-1.24	-0.86	-2.21	6.51	8.33	5.99	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	37.49	58.89	51.96	58.33	72.53	45.26	49.97	31.30	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	56.60	72.19	64.44	44.58	22.40	12.87	16.34	13.50	
56 PRODUCTIVIDAD										
57 Número de Empleados	4.00	3.00	4.00	3.00	3.00	3.00	3.00	4.00	4.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	15,413.89	16,972.57	6,682.02	8,843.57	7,258.36	6,429.04	7,017.01	4,878.76	4,866.71	
60 Depósitos Totales / Empleados	31,509.59	39,654.45	28,359.56	41,911.09	49,164.95	43,544.30	40,633.54	31,513.24	32,576.99	
61 Utilidad Neta / Empleados	0.00	778.76	473.91	3,022.46	2,295.56	484.29	1,625.79	2,101.60	3,958.39	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	20.64	13.82	9.47	-0.70	-12.60	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-64.68	-62.12	-21.24	-26.44	-10.60	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-64.68	-62.12	-21.24	-26.44	-10.60	
67 Depósitos (%)	0.00	0.00	0.00	0.00	17.02	9.81	7.46	0.25	-11.65	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	17.02	9.81	7.46	0.25	-11.65	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	25.47	20.44	34.11	20.35	49.98	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-37.81	157.30	-7.29	129.92	