



Banco Uno, S.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	214,161.84	254,231.59	254,942.19	279,732.99	281,110.73	291,969.32	320,630.77	332,729.03	346,201.89	
3 Activos Líquidos	44,391.88	61,049.02	49,302.65	78,827.28	78,859.56	80,395.79	106,617.92	80,398.93	73,710.13	
4 Total de Préstamos	142,969.15	163,736.94	188,566.24	157,724.99	162,695.60	157,483.81	159,744.13	174,562.92	183,495.82	
5 Locales	38,219.00	41,678.56	44,327.55	47,693.87	51,639.93	55,353.70	59,850.05	64,536.67	68,411.36	
6 Extranjeros	104,750.15	122,058.38	144,238.68	110,031.12	111,055.67	102,130.11	99,894.08	110,026.25	115,084.46	
7 Total de Inversiones	58.84	58.88	58.91	58.91	26.11	10.00	8,121.56	9,389.04	17,866.37	
8 Total de Depósitos	165,386.22	202,780.89	196,836.72	217,809.42	228,393.42	234,733.14	272,774.18	284,680.54	295,886.89	
9 Locales	48,925.51	69,461.11	73,999.57	84,245.23	89,859.95	95,206.71	114,885.45	123,915.80	128,586.29	
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	48,925.51	69,461.11	73,999.57	84,245.23	89,359.95	95,206.71	114,885.45	123,915.80	128,586.29	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	
13 Extranjeros	116,460.71	133,319.78	122,837.16	133,564.20	138,533.47	139,526.43	157,888.73	160,764.74	167,300.60	
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	115,580.14	132,836.06	122,397.56	133,368.58	137,479.07	138,769.32	157,308.47	160,574.71	167,178.26	
16 Depósitos de Bancos	880.57	483.72	439.59	195.62	1,054.40	757.11	580.26	190.02	122.33	
17 Patrimonio Total	35,051.42	36,513.33	38,015.12	41,404.28	40,260.22	43,306.45	34,634.19	36,595.72	39,679.32	
18 PROMEDIO (12 MESES)										
19 Total de Activos	214,161.84	254,231.59	254,942.19	279,732.99	247,636.29	273,100.46	287,786.48	306,231.01	313,656.31	
20 Activos Generadores de Ingresos	143,028.00	163,795.82	188,625.15	157,783.91	152,874.85	160,644.82	178,245.42	170,867.93	182,041.95	
21 Total de Prestamos	142,969.15	163,736.94	188,566.24	157,724.99	152,832.38	160,610.37	174,155.18	166,143.96	173,095.71	
22 Total de Inversiones	58.84	58.88	58.91	58.91	42.48	34.44	4,090.23	4,723.98	8,946.24	
23 Patrimonio Total	35,051.42	36,513.33	38,015.12	41,404.28	37,655.82	39,909.89	36,324.66	39,000.00	39,969.77	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	30,939.38	8,469.21	17,883.82	28,347.12	38,796.95	10,722.95	21,067.63	31,555.02	38,211.58	
26 Egreso de Operaciones	16,399.26	4,041.29	8,751.94	13,414.73	18,611.58	5,507.65	11,011.71	16,780.41	17,408.12	



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27 Ingreso Neto de Intereses	14,540.12	4,427.92	9,131.88	14,932.39	20,185.37	5,215.29	10,055.92	14,774.61	20,803.46	
28 Otros Ingresos	14,214.22	3,299.18	9,186.93	14,599.40	21,910.91	5,614.75	11,820.52	17,892.13	26,136.95	
29 Ingreso de Operaciones	28,754.34	7,727.10	18,318.81	29,531.78	42,096.28	10,830.05	21,876.44	32,666.74	46,940.40	
30 Egresos Generales	17,269.81	3,951.91	10,563.11	16,385.24	22,430.23	5,927.06	12,373.84	18,343.95	25,581.31	
31 Utilidad antes de Provisiones	11,484.53	3,775.19	7,755.70	13,146.54	19,666.05	4,902.99	9,502.60	14,322.79	21,359.10	
32 Utilidad del Periodo	4,116.74	1,477.75	3,040.79	6,477.98	10,260.22	3,046.23	5,428.62	7,390.16	10,473.75	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	6,497.88	6,952.31	4,258.15	3,587.12	3,467.11	3,713.48	4,830.52	4,471.81	4,611.10	
35 Total Provisiones Para Préstamos	4,717.62	2,736.44	2,822.20	2,844.26	3,650.21	3,804.95	3,745.41	3,882.95	4,584.52	
36 Préstamos Vencidos / Préstamos Totales (%)	4.54	4.25	2.26	2.27	2.13	2.36	3.02	2.56	2.51	
37 Provisiones / Préstamos Vencidos (%)	72.60	39.36	66.28	79.29	105.28	102.46	77.54	86.83	99.42	
38 Provisiones para Préstamos / Préstamos Totales (%)	3.30	1.67	1.50	1.80	2.24	2.42	2.34	2.22	2.50	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	16.37	14.36	14.91	14.80	14.32	14.83	10.80	11.00	11.46	
41 Patrimonio / Activos Generadores de Ing. (%)	24.51	22.29	20.15	26.24	24.74	27.50	20.63	19.89	19.71	
42 Patrimonio / Préstamos Totales (%)	24.52	22.30	20.16	26.25	24.75	27.50	21.68	20.96	21.62	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	26.84	30.11	25.05	36.19	34.53	34.25	39.09	28.24	24.91	
45 Activos Líquidos / Activos Totales (%)	20.73	24.01	19.34	28.18	28.05	27.54	33.25	24.16	21.29	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	26.88	30.13	25.08	36.22	34.54	34.25	42.06	31.54	30.95	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.61	3.22	5.47	6.71	7.59	6.09	5.77	5.75	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	2.33	2.39	3.09	4.14	4.46	3.77	3.22	3.34	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	16.19	16.00	20.86	27.25	30.53	29.89	25.27	26.20	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	20.68	18.96	23.95	25.38	26.70	23.64	24.62	20.99	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.87	9.28	11.34	12.17	13.71	12.36	13.09	9.56	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	10.81	9.68	12.62	13.20	12.99	11.28	11.53	11.43	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	51.14	57.66	55.48	53.28	54.73	56.56	56.15	54.50	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.06	9.74	12.34	14.33	13.98	13.26	13.96	14.36	
56 PRODUCTIVIDAD										
57 Número de Empleados	163.00	200.00	205.00	232.00	271.00	286.00	328.00	345.00	341.00	
58 Número de Sucursales	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	
59 Préstamos / Empleados	877.11	818.68	919.84	679.85	600.35	550.64	487.02	505.98	538.11	
60 Depósitos Totales / Empleados	1,014.64	1,013.90	960.18	938.83	842.78	820.75	831.63	825.16	867.70	
61 Utilidad Neta / Empleados	0.00	7.39	14.83	27.92	37.86	10.65	16.55	21.42	30.71	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	31.26	14.84	25.77	18.95	23.15	
64 Préstamos (%)	0.00	0.00	0.00	0.00	13.80	-3.82	-15.28	10.68	12.78	
65 Locales (%)	0.00	0.00	0.00	0.00	35.12	32.81	35.02	35.31	32.48	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	6.02	-16.33	-30.74	-0.00	3.63	
67 Depósitos (%)	0.00	0.00	0.00	0.00	38.10	15.76	38.58	30.70	29.55	
68 Locales (%)	0.00	0.00	0.00	0.00	83.67	37.06	55.25	47.09	43.10	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	18.95	4.66	28.53	20.37	20.77	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	14.86	18.60	-8.89	-11.61	-1.44	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	106.14	78.53	14.08	2.08	