



Banco Uno, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	281,110.73	291,969.32	320,630.77	332,729.03	346,596.27	376,490.27	383,280.23	407,907.09	416,593.07	
3 Activos Líquidos	78,859.56	80,395.79	106,617.92	80,398.93	73,710.13	97,988.05	77,330.27	69,078.63	54,879.68	
4 Total de Préstamos	162,695.60	157,483.81	159,744.13	174,562.92	238,069.51	246,956.09	261,421.19	290,077.07	314,316.76	
5 Locales	51,639.93	55,353.70	59,850.05	64,536.67	68,411.36	70,517.51	75,174.39	81,668.78	84,186.65	
6 Extranjeros	111,055.67	102,130.11	99,894.08	110,026.25	169,658.15	176,438.58	186,246.80	208,408.30	230,130.11	
7 Total de Inversiones	26.11	10.00	8,121.56	9,389.04	13,574.60	16,508.42	24,733.79	27,658.82	28,849.71	
8 Total de Depósitos	228,393.42	234,733.14	272,774.18	284,680.54	295,886.89	316,664.21	318,833.93	333,779.28	331,987.83	
9 Locales	89,859.95	95,206.71	114,885.45	123,915.80	128,586.29	142,254.19	147,720.47	163,742.85	158,913.87	
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	89,359.95	95,206.71	114,885.45	123,915.80	128,586.29	142,254.19	146,720.47	163,742.85	158,913.87	
12 Depósitos de Bancos	500.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	
13 Extranjeros	138,533.47	139,526.43	157,888.73	160,764.74	167,300.60	174,410.02	171,113.46	170,036.43	173,073.96	
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	137,479.07	138,769.32	157,308.47	160,574.71	167,178.26	152,499.58	161,932.30	147,275.36	142,446.84	
16 Depósitos de Bancos	1,054.40	757.11	580.26	190.02	122.33	21,910.44	9,181.16	22,761.06	30,627.11	
17 Patrimonio Total	40,260.22	43,306.45	34,634.19	36,595.72	40,429.13	42,690.11	45,951.47	49,550.10	51,654.44	
18 PROMEDIO (12 MESES)										
19 Total de Activos	247,636.29	273,100.46	287,786.48	306,231.01	313,853.50	334,229.80	351,955.50	370,318.06	381,594.67	
20 Activos Generadores de Ingresos	152,874.85	160,644.82	178,245.42	170,867.93	207,182.91	210,479.16	227,010.33	250,843.93	297,405.29	
21 Total de Prestamos	152,832.38	160,610.37	174,155.18	166,143.96	200,382.55	202,219.95	210,582.66	232,320.00	276,193.13	
22 Total de Inversiones	42.48	34.44	4,090.23	4,723.98	6,800.35	8,259.21	16,427.67	18,523.93	21,212.15	
23 Patrimonio Total	37,655.82	39,909.89	36,324.66	39,000.00	40,344.67	42,998.28	40,292.83	43,072.91	46,041.79	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	38,796.95	10,722.95	21,067.63	31,555.02	41,817.84	11,748.79	23,768.62	36,464.99	50,268.71	
26 Egreso de Operaciones	18,611.58	5,507.65	11,011.71	16,780.41	17,408.12	4,016.90	8,019.92	12,333.13	16,349.85	



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27 Ingreso Neto de Intereses	20,185.37	5,215.29	10,055.92	14,774.61	24,409.71	7,731.89	15,748.70	24,131.86	33,918.87	
28 Otros Ingresos	21,910.91	5,614.75	11,820.52	17,892.13	22,271.24	5,095.57	10,422.11	17,368.14	23,419.38	
29 Ingreso de Operaciones	42,096.28	10,830.05	21,876.44	32,666.74	46,680.95	12,827.46	26,170.80	41,500.00	57,338.25	
30 Egresos Generales	22,430.23	5,927.06	12,373.84	18,343.95	25,134.63	7,623.20	15,196.46	22,030.13	30,356.46	
31 Utilidad Antes de Provisiones	19,666.05	4,902.99	9,502.60	14,322.79	21,546.33	5,204.26	10,974.34	19,469.87	26,981.79	
32 Utilidad del Periodo	10,260.22	3,046.23	5,428.62	7,390.16	10,860.98	2,460.08	5,203.31	10,371.39	11,845.29	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	3,467.11	3,713.48	4,830.52	4,471.81	5,700.25	6,453.51	7,248.49	7,059.41	7,843.19	
35 Total Provisiones Para Préstamos	3,650.21	3,804.95	3,745.41	3,882.95	4,584.52	4,796.94	4,912.97	5,221.13	8,018.20	
36 Préstamos Vencidos / Préstamos Totales (%)	2.13	2.36	3.02	2.56	2.39	2.61	2.77	2.43	2.50	
37 Provisiones / Préstamos Vencidos (%)	105.28	102.46	77.54	86.83	80.43	74.33	67.78	73.96	102.23	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.24	2.42	2.34	2.22	1.93	1.94	1.88	1.80	2.55	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	14.32	14.83	10.80	11.00	11.66	11.34	11.99	12.15	12.40	
41 Patrimonio / Activos Generadores de Ing. (%)	24.74	27.50	20.63	19.89	16.07	16.20	16.06	15.59	15.05	
42 Patrimonio / Préstamos Totales (%)	24.75	27.50	21.68	20.96	16.98	17.29	17.58	17.08	16.43	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	34.53	34.25	39.09	28.24	24.91	30.94	24.25	20.70	16.53	
45 Activos Líquidos / Activos Totales (%)	28.05	27.54	33.25	24.16	21.27	26.03	20.18	16.93	13.17	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	34.54	34.25	42.06	31.54	29.50	36.16	32.01	28.98	25.22	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	6.71	7.59	6.09	5.77	5.24	4.68	4.58	5.51	3.98	
49 Utilidad Neta / Total de Activos (Promedio) (%)	4.14	4.46	3.77	3.22	3.46	2.94	2.96	3.73	3.10	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	27.25	30.53	29.89	25.27	26.92	22.89	25.83	32.10	25.73	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	25.38	26.70	23.64	24.62	20.18	22.33	20.94	19.38	16.90	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	12.17	13.71	12.36	13.09	8.40	7.63	7.07	6.56	5.50	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.20	12.99	11.28	11.53	11.78	14.69	13.87	12.83	11.40	
54 Egresos Generales / Ingresos de Operaciones (%)	53.28	54.73	56.56	56.15	53.84	59.43	58.07	53.08	52.94	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	14.33	13.98	13.26	13.96	10.75	9.68	9.18	9.23	7.87	
56 PRODUCTIVIDAD										
57 Número de Empleados	271.00	286.00	328.00	345.00	341.00	392.00	435.00	412.00	456.00	
58 Número de Sucursales	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	
59 Préstamos / Empleados	600.35	550.64	487.02	505.98	698.15	629.99	600.97	704.07	689.29	
60 Depósitos Totales / Empleados	842.78	820.75	831.63	825.16	867.70	807.82	732.95	810.14	728.04	
61 Utilidad Neta / Empleados	37.86	10.65	16.55	21.42	31.85	6.28	11.96	25.17	25.98	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	31.26	14.84	25.77	18.95	23.30	28.95	19.54	22.59	20.20	
64 Préstamos (%)	13.80	-3.82	-15.28	10.68	46.33	56.81	63.65	66.17	32.03	
65 Locales (%)	35.12	32.81	35.02	35.31	32.48	27.39	25.60	26.55	23.06	
66 Extranjeros (%)	6.02	-16.33	-30.74	-0.00	52.77	72.76	86.44	89.42	35.64	
67 Depósitos (%)	38.10	15.76	38.58	30.70	29.55	34.90	16.89	17.25	12.20	
68 Locales (%)	83.67	37.06	55.25	47.09	43.10	49.42	28.58	32.14	23.59	
69 Extranjeros (%)	18.95	4.66	28.53	20.37	20.77	25.00	8.38	5.77	3.45	
70 Patrimonio (%)	14.86	18.60	-8.89	-11.61	0.42	-1.42	32.68	35.40	27.77	
71 Utilidad Neta (%)	2,766.94	106.14	78.53	14.08	5.86	-19.24	-4.15	40.34	9.06	