



International Union Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	28,346.49	26,482.22	36,689.90	37,226.73	51,512.20	49,601.01	42,750.46	44,087.98	43,845.49	
3 Activos Líquidos	7,748.41	9,117.09	17,657.51	16,714.76	19,719.33	17,452.85	10,578.66	17,357.67	8,394.35	
4 Total de Préstamos	548.50	148.50	534.83	784.83	6,825.96	6,985.93	7,344.25	7,344.25	7,219.15	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	548.50	148.50	534.83	784.83	6,825.96	6,985.93	7,344.25	7,344.25	7,219.15	
7 Total de Inversiones	19,029.71	16,260.63	17,688.41	18,837.50	24,191.88	23,938.52	23,887.29	18,352.94	27,297.29	
8 Total de Depósitos	11,398.49	12,858.18	21,838.40	23,421.94	38,658.59	37,711.07	32,081.39	35,153.12	37,108.82	
9 Locales	2,830.00	2,830.00	5,182.94	5,244.67	5,191.04	5,182.95	5,265.87	5,166.18	5,130.49	
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	2,830.00	2,830.00	5,182.94	5,244.67	5,191.04	5,182.95	5,265.87	5,166.18	5,130.49	
13 Extranjeros	8,568.49	10,028.18	16,655.46	18,177.27	33,467.55	32,528.12	26,815.52	29,986.94	31,978.33	
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	8,568.49	10,028.18	14,282.91	15,748.42	31,094.71	30,147.81	24,327.11	27,571.84	29,577.66	
16 Depósitos de Bancos	0.00	0.00	2,372.55	2,428.85	2,372.84	2,380.31	2,488.41	2,415.09	2,400.67	
17 Patrimonio Total	5,319.52	5,325.74	4,144.81	5,106.75	6,156.74	6,070.60	6,380.43	6,210.24	6,326.66	
18 PROMEDIO (12 MESES)										
19 Total de Activos	16,327.54	22,730.26	28,472.92	31,399.36	39,929.34	38,041.61	39,720.18	40,657.36	47,678.84	
20 Activos Generadores de Ingresos	9,821.49	14,785.73	17,225.13	19,126.76	25,298.03	23,666.79	24,727.39	22,659.76	32,767.14	
21 Total de Prestamos	306.63	96.26	366.42	492.42	3,687.23	3,567.22	3,939.54	4,064.54	7,022.55	
22 Total de Inversiones	9,514.85	14,689.47	16,858.71	18,634.34	21,610.80	20,099.57	20,787.85	18,595.22	25,744.59	
23 Patrimonio Total	4,339.08	4,450.29	4,419.93	4,933.15	5,738.13	5,698.17	5,262.62	5,658.50	6,241.70	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,405.04	396.53	755.28	1,146.36	3,145.02	664.80	1,316.25	1,986.12	2,665.82	
26 Egreso de Operaciones	886.26	285.94	669.24	1,096.58	2,939.08	469.77	943.92	1,397.58	1,843.53	



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27 Ingreso Neto de Intereses	518.77	110.59	86.04	49.79	205.94	195.02	372.33	588.54	822.29	
28 Otros Ingresos	185.30	10.53	141.06	157.98	2,423.98	27.03	283.48	3,044.25	3,155.34	
29 Ingreso de Operaciones	704.07	121.12	227.10	207.77	2,629.92	222.05	655.82	3,632.79	3,977.63	
30 Egresos Generales	651.06	228.40	949.59	1,563.58	3,268.97	205.46	433.40	1,218.54	1,471.16	
31 Utilidad Antes de Provisiones	53.01	-107.27	-722.49	-1,355.81	-639.05	16.59	222.42	2,414.25	2,506.47	
32 Utilidad del Periodo	51.51	-107.27	-722.89	-1,356.21	-642.35	14.09	219.32	2,413.65	2,505.87	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	6,979.25	661.07	0.00	
35 Total Provisiones Para Préstamos	1.50	1.50	1.90	1.90	4.40	4.40	5.00	5.00	5.00	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	95.03	9.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.76	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	0.27	1.01	0.36	0.24	0.06	0.06	0.07	0.07	0.07	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	18.77	20.11	11.30	13.72	11.95	12.24	14.92	14.09	14.43	
41 Patrimonio / Activos Generadores de Ing. (%)	27.17	32.46	22.74	26.03	19.85	19.63	20.43	24.17	18.33	
42 Patrimonio / Préstamos Totales (%)	969.83	3,586.36	774.97	650.68	90.20	86.90	86.88	84.56	87.64	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	67.98	70.90	80.86	71.36	51.01	46.28	32.97	49.38	22.62	
45 Activos Líquidos / Activos Totales (%)	27.33	34.43	48.13	44.90	38.28	35.19	24.75	39.37	19.15	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	234.93	197.37	161.85	151.79	113.59	109.76	107.43	101.59	96.18	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.52	-2.90	-8.39	-9.45	-2.54	0.24	1.77	14.20	7.65	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.32	-1.89	-5.08	-5.76	-1.61	0.15	1.10	7.92	5.26	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	1.19	-9.64	-32.71	-36.66	-11.19	0.99	8.33	56.87	40.15	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	14.31	10.73	8.77	7.99	12.43	11.24	10.65	11.69	8.14	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	9.02	7.74	7.77	7.64	11.62	7.94	7.63	8.22	5.63	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.28	2.99	1.00	0.35	0.81	3.30	3.01	3.46	2.51	
54 Egresos Generales / Ingresos de Operaciones (%)	92.47	188.57	418.14	752.55	124.30	92.53	66.09	33.54	36.99	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.89	0.28	1.64	1.10	9.58	0.46	2.29	17.91	9.63	
56 PRODUCTIVIDAD										
57 Número de Empleados	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	182.83	49.50	178.28	261.61	2,275.32	2,328.64	2,448.08	2,448.08	2,406.38	
60 Depósitos Totales / Empleados	3,799.50	4,286.06	7,279.47	7,807.31	12,886.20	12,570.36	10,693.80	11,717.71	12,369.61	
61 Utilidad Neta / Empleados	17.17	-35.76	-240.96	-452.07	-214.12	4.70	73.11	804.55	835.29	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	557.90	39.54	81.13	45.58	81.72	87.30	16.52	18.43	-14.88	
64 Préstamos (%)	746.86	237.34	170.12	292.42	1,144.48	4,604.33	1,273.19	835.77	5.76	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	746.86	237.34	170.12	292.42	1,144.48	4,604.33	1,273.19	835.77	5.76	
67 Depósitos (%)	1,106.78	123.03	314.51	13.42	239.16	193.28	46.90	50.09	-4.01	
68 Locales (%)	0.00	0.00	0.00	85.32	83.43	83.14	1.60	-1.50	-1.17	
69 Extranjeros (%)	807.16	73.94	216.14	2.00	290.59	224.37	61.00	64.97	-4.45	
70 Patrimonio (%)	58.38	48.98	-11.72	7.29	15.74	13.99	53.94	21.61	2.76	
71 Utilidad Neta (%)	-57.66	-276.12	-1,886.45	-2,284.51	-1,347.07	-113.14	-130.34	-277.97	-490.11	