



**Banco Uno, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	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	346,596.27	376,490.27	383,280.23	407,907.09	416,593.07	430,565.65	462,606.82	510,023.79	540,299.78			
3 Activos Líquidos	73,710.13	97,988.05	77,330.27	69,078.63	54,879.68	79,770.95	53,853.79	35,518.72	91,176.25			
4 Total de Préstamos	238,069.51	246,956.09	261,421.19	290,077.07	314,316.76	303,196.88	335,958.89	361,297.52	367,551.55			
5 Locales	68,411.36	70,517.51	75,174.39	81,668.78	84,186.65	85,729.68	98,614.72	108,551.90	116,816.88			
6 Extranjeros	169,658.15	176,438.58	186,246.80	208,408.30	230,130.11	217,467.20	237,344.17	252,745.62	250,734.67			
7 Total de Inversiones	13,574.60	16,508.42	24,733.79	27,658.82	28,849.71	29,158.17	55,858.38	96,192.80	52,809.62			
8 Total de Depósitos	295,886.89	316,664.21	318,833.93	333,779.28	331,987.83	343,566.22	343,873.66	356,743.80	382,639.74			
9 Locales	128,586.29	142,254.19	147,720.47	163,742.85	158,913.87	171,410.91	145,516.91	154,632.62	172,613.54			
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	128,586.29	142,254.19	146,720.47	163,742.85	158,913.87	171,410.91	145,516.91	154,632.62	172,613.54			
12 Depósitos de Bancos	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00			
13 Extranjeros	167,300.60	174,410.02	171,113.46	170,036.43	173,073.96	172,155.31	198,356.75	202,111.18	210,026.20			
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	167,178.26	152,499.58	161,932.30	147,275.36	139,874.71	158,695.04	184,712.55	188,230.88	193,091.33			
16 Depósitos de Bancos	122.33	21,910.44	9,181.16	22,761.06	33,199.25	13,460.27	13,644.20	13,880.30	16,934.86			
17 Patrimonio Total	40,429.13	42,690.11	45,951.47	49,550.10	51,654.44	55,564.96	60,345.02	75,378.33	79,201.06			
18 PROMEDIO (12 MESES)												
19 Total de Activos	313,853.50	334,229.80	351,955.50	370,318.06	381,594.67	403,527.96	422,943.52	458,965.44	478,446.43			
20 Activos Generadores de Ingresos	207,182.91	210,479.16	227,010.33	250,843.93	297,405.29	297,909.78	338,986.12	387,613.11	381,763.82			
21 Total de Prestamos	200,382.55	202,219.95	210,582.66	232,320.00	276,193.13	275,076.49	298,690.04	325,687.30	340,934.15			
22 Total de Inversiones	6,800.35	8,259.21	16,427.67	18,523.93	21,212.15	22,833.29	40,296.09	61,925.81	40,829.66			
23 Patrimonio Total	40,344.67	42,998.28	40,292.83	43,072.91	46,041.79	49,127.53	53,148.25	62,464.22	65,427.75			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	41,817.84	11,748.79	23,768.62	36,464.99	50,268.71	13,158.29	30,824.26	49,907.98	69,449.02			
26 Egreso de Operaciones	17,408.12	4,016.90	8,019.92	12,333.13	16,349.85	3,887.69	9,474.02	14,522.48	18,724.19			



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27 Ingreso Neto de Intereses	24,409.71	7,731.89	15,748.70	24,131.86	33,918.87	9,270.60	21,350.23	35,385.50	50,724.83			
28 Otros Ingresos	22,271.24	5,095.57	10,422.11	17,368.14	23,419.38	6,723.52	14,801.09	22,817.12	28,475.04			
29 Ingreso de Operaciones	46,680.95	12,827.46	26,170.80	41,500.00	57,338.25	15,994.12	36,151.33	58,202.62	79,199.87			
30 Egresos Generales	25,134.63	7,623.20	15,196.46	22,030.13	30,356.46	7,989.41	18,903.49	30,890.76	41,956.43			
31 Utilidad Antes de Provisiones	21,546.33	5,204.26	10,974.34	19,469.87	26,981.79	8,004.71	17,247.84	27,311.86	37,243.44			
32 Utilidad del Periodo	10,860.98	2,460.08	5,203.31	10,371.39	11,845.29	4,198.80	9,094.24	11,642.21	15,433.18			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	5,700.25	6,453.51	7,248.49	7,059.41	7,843.19	9,908.34	12,402.50	10,783.24	10,952.83			
35 Total Provisiones Para Préstamos	4,584.52	4,796.94	4,912.97	5,221.13	8,018.20	8,360.20	8,243.11	9,847.96	10,879.00			
36 Préstamos Vencidos / Préstamos Totales (%)	2.39	2.61	2.77	2.43	2.50	3.27	3.69	2.98	2.98			
37 Provisiones / Préstamos Vencidos (%)	80.43	74.33	67.78	73.96	102.23	84.38	66.46	91.33	99.33			
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.93	1.94	1.88	1.80	2.55	2.76	2.45	2.73	2.96			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	11.66	11.34	11.99	12.15	12.40	12.91	13.04	14.78	14.66			
41 Patrimonio / Activos Generadores de Ing. (%)	16.07	16.20	16.06	15.59	15.05	16.72	15.40	16.48	18.84			
42 Patrimonio / Préstamos Totales (%)	16.98	17.29	17.58	17.08	16.43	18.33	17.96	20.86	21.55			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	24.91	30.94	24.25	20.70	16.53	23.22	15.66	9.96	23.83			
45 Activos Líquidos / Activos Totales (%)	21.27	26.03	20.18	16.93	13.17	18.53	11.64	6.96	16.88			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	29.50	36.16	32.01	28.98	25.22	31.71	31.90	36.92	37.63			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	5.24	4.68	4.58	5.51	3.98	5.64	5.37	4.00	4.04			
49 Utilidad Neta / Total de Activos (Promedio) (%)	3.46	2.94	2.96	3.73	3.10	4.16	4.30	3.38	3.23			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	26.92	22.89	25.83	32.10	25.73	34.19	34.22	24.85	23.59			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	20.18	22.33	20.94	19.38	16.90	17.67	18.19	17.17	18.19			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.40	7.63	7.07	6.56	5.50	5.22	5.59	5.00	4.90			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.78	14.69	13.87	12.83	11.40	12.45	12.60	12.17	13.29			
54 Egresos Generales / Ingresos de Operaciones (%)	53.84	59.43	58.07	53.08	52.94	49.95	52.29	53.07	52.98			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	10.75	9.68	9.18	9.23	7.87	9.03	8.73	7.85	7.46			
56 PRODUCTIVIDAD												
57 Número de Empleados	341.00	392.00	435.00	412.00	456.00	495.00	578.00	586.00	617.00			
58 Número de Sucursales	5.00	5.00	5.00	5.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	698.15	629.99	600.97	704.07	689.29	612.52	581.24	616.55	595.71			
60 Depósitos Totales / Empleados	867.70	807.82	732.95	810.14	728.04	694.07	594.94	608.78	620.16			
61 Utilidad Neta / Empleados	31.85	6.28	11.96	25.17	25.98	8.48	15.73	19.87	25.01			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	23.30	28.95	19.54	22.59	20.20	14.36	20.70	25.03	29.69			
64 Préstamos (%)	46.33	56.81	63.65	66.17	32.03	22.77	28.51	24.55	16.94			
65 Locales (%)	32.48	27.39	25.60	26.55	23.06	21.57	31.18	32.92	38.76			
66 Extranjeros (%)	52.77	72.76	86.44	89.42	35.64	23.25	27.44	21.27	8.95			
67 Depósitos (%)	29.55	34.90	16.89	17.25	12.20	8.50	7.85	6.88	15.26			
68 Locales (%)	43.10	49.42	28.58	32.14	23.59	20.50	-1.49	-5.56	8.62			
69 Extranjeros (%)	20.77	25.00	8.38	5.77	3.45	-1.29	15.92	18.86	21.35			
70 Patrimonio (%)	0.42	-1.42	32.68	35.40	27.77	30.16	31.32	52.13	53.33			
71 Utilidad Neta (%)	5.86	-19.24	-4.15	40.34	9.06	70.68	74.78	12.25	30.29			