



**International Union Bank, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	31,767.13	30,027.54	38,754.54	44,028.13	65,072.26	74,820.05	97,972.05	98,128.55	110,315.33	
Activos Líquidos	14,128.30	9,628.08	18,770.77	15,699.13	42,961.20	49,608.93	73,698.02	70,556.18	82,772.63	
Total de Préstamos	1,034.80	664.86	822.82	1,689.57	2,421.89	2,039.69	2,903.97	4,522.48	3,979.42	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	1,034.80	664.86	822.82	1,689.57	2,421.89	2,039.69	2,903.97	4,522.48	3,979.42	
Total de Inversiones	15,472.58	18,440.38	17,893.62	25,099.00	18,354.06	21,644.34	19,801.68	21,473.34	21,906.04	
Total de Depósitos	26,741.05	24,986.18	34,241.89	39,211.32	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	26,741.05	24,986.18	34,241.89	39,211.32	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	26,741.05	24,986.18	34,241.89	39,211.32	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	4,894.16	4,820.48	4,335.76	4,566.44	4,273.55	4,056.09	5,011.69	3,450.75	4,604.07	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	37,806.31	39,483.87	39,164.06	39,398.21	48,419.69	52,423.80	68,363.29	71,078.34	87,693.80	
Activos Generadores de Ingresos	25,511.91	27,131.23	22,064.39	22,306.10	18,641.67	21,394.64	20,711.04	26,392.19	23,330.71	
Total de Prestamos	4,126.97	3,807.03	1,975.12	1,014.84	1,728.35	1,352.28	1,863.39	3,106.02	3,200.66	
Total de Inversiones	21,384.94	23,324.21	20,089.28	21,291.26	16,913.32	20,042.36	18,847.65	23,286.17	20,130.05	
Patrimonio Total	5,610.41	5,809.20	4,493.70	4,638.73	4,583.86	4,438.29	4,673.72	4,008.59	4,438.81	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	2,228.22	413.70	1,017.03	1,717.09	2,526.48	782.01	1,617.34	2,592.03	3,380.13	
Egreso de Operaciones	1,352.62	273.35	524.03	822.15	1,182.29	423.28	915.50	1,365.87	1,745.91	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	875.60	140.36	493.01	894.94	1,344.19	358.73	701.84	1,226.16	1,634.22
Otros Ingresos	1,197.43	91.56	272.16	599.21	957.62	487.08	980.49	1,375.62	1,922.19
Ingreso de Operaciones	2,073.03	231.91	765.16	1,494.15	2,301.81	845.81	1,682.33	2,601.78	3,556.41
Egresos Generales	1,657.08	333.98	732.85	1,091.59	1,458.08	511.50	1,123.80	2,159.89	3,053.12
Utilidad Antes de Provisiones	415.95	-102.07	32.32	402.56	843.73	334.31	558.53	441.88	503.29
Utilidad del Periodo	402.04	-102.37	29.86	391.35	825.12	330.76	546.24	413.25	475.42
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	9.68	7.98	8.31	17.07	24.46	20.60	29.33	45.68	40.20
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	0.93	1.20	1.01	1.01	1.01	1.01	1.01	1.01	1.01
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	15.41	16.05	11.19	10.37	6.57	5.42	5.12	3.52	4.17
Patrimonio / Activos Generadores de Ing. (%)	29.65	25.23	23.17	17.05	20.57	17.13	22.07	13.27	17.79
Patrimonio / Préstamos Totales (%)	472.96	725.03	526.94	270.27	176.46	198.86	172.58	76.30	115.70
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	52.83	38.53	54.82	40.04	70.90	70.53	79.81	75.09	78.93
Activos Líquidos / Activos Totales (%)	44.47	32.06	48.44	35.66	66.02	66.30	75.22	71.90	75.03
Activos Líquidos + Inversiones / Depósitos Totales (%)	110.69	112.34	107.07	104.05	101.19	101.30	101.25	97.95	99.82
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.58	-1.51	0.27	2.34	4.43	6.18	5.27	2.09	2.04
Utilidad Neta / Total de Activos (Promedio) (%)	1.06	-1.04	0.15	1.32	1.70	2.52	1.60	0.78	0.54
Utilidad Neta / Patrimonio Total (Promedio) (%)	7.17	-7.05	1.33	11.25	18.00	29.81	23.37	13.75	10.71
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.73	6.10	9.22	10.26	13.55	14.62	15.62	13.09	14.49
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.30	4.03	4.75	4.91	6.34	7.91	8.84	6.90	7.48
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.43	2.07	4.47	5.35	7.21	6.71	6.78	6.19	7.00
Egresos Generales / Ingresos de Operaciones (%)	79.94	144.01	95.78	73.06	63.35	60.47	66.80	83.02	85.85



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.69	1.35	2.47	3.58	5.14	9.11	9.47	6.95	8.24
PRODUCTIVIDAD									
Número de Empleados	3.00	3.00	3.00	3.00	3.00	8.00	8.00	8.00	8.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	344.93	221.62	274.27	563.19	807.30	254.96	363.00	565.31	497.43
Depósitos Totales / Empleados	8,913.68	8,328.73	11,413.96	13,070.44	20,197.86	8,792.27	11,542.98	11,744.75	13,108.85
Utilidad Neta / Empleados	134.01	-34.12	9.95	130.45	275.04	41.34	68.28	51.66	59.43
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-27.55	-38.64	-2.07	26.63	104.84	149.17	152.80	122.88	69.53
Préstamos (%)	-85.67	-90.43	-73.69	396.77	134.04	206.78	252.93	167.67	64.31
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-85.67	-90.43	-73.69	396.77	134.04	206.78	252.93	167.67	64.31
Depósitos (%)	-27.94	-40.34	-1.10	31.52	126.59	181.51	169.68	139.62	73.07
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-16.38	-31.75	6.44	31.52	126.59	181.51	169.68	139.62	73.07
Patrimonio (%)	-22.64	-29.09	-6.79	-3.07	-12.68	-15.86	15.59	-24.43	7.73
Utilidad Neta (%)	-83.96	-129.71	-92.14	37.46	105.23	-423.11	1,729.43	5.60	-42.38
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,044.48	672.84	831.13	1,706.63	2,446.35	2,060.29	2,933.30	4,568.16	4,019.62
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00