



Banco Uno, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	751,465.36	825,203.31	773,865.81	798,472.81	802,992.49	731,415.15	686,874.88	627,644.60	0.00	
Activos Líquidos	244,048.64	310,897.52	281,332.88	288,167.82	275,916.78	217,510.84	193,119.21	204,904.22	0.00	
Total de Préstamos	447,766.47	464,223.48	473,344.49	491,886.87	505,404.93	494,698.32	473,830.10	400,628.22	0.00	
Locales	117,475.68	120,131.67	123,906.17	131,770.66	144,720.38	146,592.24	145,721.47	142,084.91	0.00	
Extranjeros	330,290.79	344,091.81	349,438.33	360,116.21	360,684.56	348,106.07	328,108.63	258,543.31	0.00	
Total de Inversiones	37,072.60	23,027.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	584,588.29	668,158.08	683,319.49	702,449.84	710,756.62	638,270.21	573,946.36	506,231.69	0.00	
Locales	291,209.68	298,040.09	290,249.10	283,003.56	284,988.99	267,661.12	250,881.96	248,158.54	0.00	
Depósitos de Oficiales	83.33	83.33	83.33	0.00	83.33	0.00	0.00	0.00	0.00	
Depósitos de Particulares	271,003.42	282,126.34	273,915.08	266,682.22	267,743.03	253,705.89	236,250.57	216,763.76	0.00	
Depósitos de Bancos	20,206.27	15,913.75	16,250.69	16,321.35	17,162.62	13,955.23	14,631.38	31,394.78	0.00	
Extranjeros	293,295.28	370,034.66	393,070.39	419,446.28	425,767.63	370,609.09	323,064.41	258,073.15	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	260,082.36	343,570.44	359,139.63	382,810.91	386,648.37	347,519.34	300,492.87	229,215.03	0.00	
Depósitos de Bancos	33,212.92	26,464.22	33,930.77	36,635.37	39,119.26	23,089.75	22,571.54	28,858.12	0.00	
Patrimonio Total	42,506.27	44,203.32	44,493.58	49,352.05	61,009.64	65,480.15	88,191.01	98,391.52	0.00	
PROMEDIO (12 MESES)										
Total de Activos	646,470.14	689,254.35	687,688.69	716,365.87	777,228.92	778,309.23	730,370.34	713,058.71	0.00	
Activos Generadores de Ingresos	453,187.69	458,807.00	456,284.84	498,068.42	495,122.00	490,974.69	473,587.29	446,257.54	0.00	
Total de Prestamos	407,659.01	421,410.92	431,336.25	456,500.44	476,585.70	479,460.90	473,587.29	446,257.54	0.00	
Total de Inversiones	45,528.68	37,396.07	24,948.59	41,567.98	18,536.30	11,513.79	0.00	0.00	0.00	
Patrimonio Total	61,441.24	62,116.07	61,144.64	63,688.91	51,757.96	54,841.74	66,342.29	73,871.79	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	94,273.09	28,761.25	59,674.09	90,635.70	122,740.07	32,063.01	62,330.51	88,973.18	88,973.18	
Egreso de Operaciones	29,913.68	10,595.76	22,025.06	31,528.46	41,371.95	7,824.02	13,844.20	20,222.49	20,222.49	



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Ingreso Neto de Intereses	64,359.41	18,165.49	37,649.03	59,107.24	81,368.13	24,239.00	48,486.31	68,750.69	68,750.69
Otros Ingresos	47,532.01	10,392.83	21,658.76	33,376.56	52,539.68	14,032.55	40,797.88	63,508.65	63,508.65
Ingreso de Operaciones	111,891.42	28,558.31	59,307.79	92,483.80	133,907.81	38,271.54	89,284.19	132,259.35	132,259.35
Egresos Generales	50,458.75	14,616.90	28,117.32	42,683.32	59,758.19	11,103.84	24,434.40	39,800.79	39,800.79
Utilidad Antes de Provisiones	61,432.67	13,941.41	31,190.46	49,800.48	74,149.61	27,167.71	64,849.79	92,458.56	92,458.56
Utilidad del Periodo	22,004.20	1,478.93	2,008.18	6,866.65	19,360.32	4,470.51	25,641.41	38,247.09	38,247.09
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	17,787.86	21,630.17	36,419.09	37,452.56	39,314.57	34,983.87	28,443.25	33,706.72	0.00
Total Provisiones Para Préstamos	18,263.28	20,663.85	21,630.51	23,236.60	24,772.60	30,755.26	20,865.44	20,210.56	0.00
Préstamos Vencidos / Préstamos Totales (%)	3.97	4.66	7.69	7.61	7.78	7.07	6.00	8.41	0.00
Provisiones / Préstamos Vencidos (%)	102.67	95.53	59.39	62.04	63.01	87.91	73.36	59.96	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	4.08	4.45	4.57	4.72	4.90	6.22	4.40	5.04	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	5.66	5.36	5.75	6.18	7.60	8.95	12.84	15.68	0.00
Patrimonio / Activos Generadores de Ing. (%)	8.77	9.07	9.40	10.03	12.07	13.24	18.61	24.56	0.00
Patrimonio / Préstamos Totales (%)	9.49	9.52	9.40	10.03	12.07	13.24	18.61	24.56	0.00
Indice de Adecuacion de Capital	8.60	8.55	8.57	9.04	11.07	12.26	17.11	21.76	0.00
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	41.75	46.53	41.17	41.02	38.82	34.08	33.65	40.48	0.00
Activos Líquidos / Activos Totales (%)	32.48	37.68	36.35	36.09	34.36	29.74	28.12	32.65	0.00
Activos Líquidos + Inversiones / Depósitos Totales (%)	48.09	49.98	41.17	41.02	38.82	34.08	33.65	40.48	0.00
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.86	1.29	0.88	1.84	3.91	3.64	10.83	11.43	0.00
Utilidad Neta / Total de Activos (Promedio) (%)	3.40	0.86	0.58	1.28	2.49	2.30	7.02	7.15	0.00
Utilidad Neta / Patrimonio Total (Promedio) (%)	35.81	9.52	6.57	14.38	37.41	32.61	77.30	69.03	0.00
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	20.80	25.07	26.16	24.26	24.79	26.12	26.32	26.58	0.00
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.60	9.24	9.65	8.44	8.36	6.37	5.85	6.04	0.00
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	14.20	15.84	16.50	15.82	16.43	19.75	20.48	20.54	0.00



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Egresos Generales / Ingresos de Operaciones (%)	45.10	51.18	47.41	46.15	44.63	29.01	27.37	30.09	30.09
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	10.49	9.06	9.49	8.93	10.61	11.43	17.23	18.98	0.00
PRODUCTIVIDAD									
Número de Empleados	663.00	627.00	723.00	727.00	703.00	641.00	627.00	497.00	0.00
Número de Sucursales	6.00	6.00	6.00	6.00	4.00	4.00	4.00	3.00	0.00
Préstamos / Empleados	675.36	740.39	654.70	676.60	718.93	771.76	755.71	806.09	0.00
Depósitos Totales / Empleados	881.73	1,065.64	945.12	966.23	1,011.03	995.74	915.38	1,018.57	0.00
Utilidad Neta / Empleados	33.19	2.36	2.78	9.45	27.54	6.97	40.90	76.96	0.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	38.78	49.14	28.65	25.89	6.86	-11.37	-11.24	-21.39	0.00
Préstamos (%)	21.82	22.62	21.58	16.81	12.87	6.56	0.10	-18.55	0.00
Locales (%)	0.56	1.50	4.92	12.39	23.19	22.03	17.61	7.83	0.00
Extranjeros (%)	31.73	32.22	28.83	18.51	9.20	1.17	-6.10	-28.21	0.00
Depósitos (%)	52.78	68.80	65.96	60.20	21.58	-4.47	-16.01	-27.93	0.00
Locales (%)	68.71	56.62	45.35	34.71	-2.14	-10.19	-13.56	-12.31	0.00
Extranjeros (%)	39.65	80.04	85.37	84.05	45.17	0.16	-17.81	-38.47	0.00
Patrimonio (%)	-47.12	-44.77	-42.81	-36.75	43.53	48.13	98.21	99.37	0.00
Utilidad Neta (%)	42.58	-89.87	-88.89	-64.81	-12.02	202.28	1,176.85	457.00	97.55
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	428,627.42	441,658.78	433,947.70	452,659.44	466,513.86	462,271.38	438,531.07	357,123.50	0.00
Mención Especial	11,318.50	13,335.27	15,196.42	15,067.34	14,892.14	18,561.06	17,912.62	17,878.28	0.00
Subnormal	8,295.97	8,263.10	9,411.80	9,944.14	9,456.96	9,637.26	9,808.59	12,173.08	0.00
Dudoso	17,748.04	21,590.35	36,379.54	37,415.74	39,257.75	34,969.45	28,439.88	33,686.85	0.00
Irrecuperable	39.81	39.81	39.55	36.82	56.82	14.42	3.38	19.87	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	11.04	12.12	10.81	10.81	11.73	12.79	15.52	15.37	0.00
Consumo									
Vivienda Hipotecaria	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	23.01	23.17	23.20	23.21	23.23	23.39	23.44	24.06	0.00
Tarjeta de Crédito	23.07	23.03	22.98	23.00	23.03	23.21	23.27	23.98	0.00
TASA DE INTERES PASIVA									
Persona Natural	5.89	5.72	5.56	5.56	6.41	6.29	6.18	0.00	0.00
Persona Juridica	6.46	6.46	6.49	5.66	6.61	6.58	6.50	0.00	0.00