



International Union Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	65,072.26	74,820.05	97,972.05	98,128.55	110,315.33	123,265.07	183,284.94	240,594.45	125,797.25	
Activos Líquidos	42,961.20	49,608.93	73,698.02	70,556.18	82,772.63	92,387.18	149,026.36	204,011.91	82,268.59	
Total de Préstamos	2,421.89	2,039.69	2,903.97	4,522.48	3,979.42	5,211.11	6,287.66	8,607.03	12,077.93	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	2,421.89	2,039.69	2,903.97	4,522.48	3,979.42	5,211.11	6,287.66	8,607.03	12,077.93	
Total de Inversiones	18,354.06	21,644.34	19,801.68	21,473.34	21,906.04	24,034.07	25,799.04	26,171.49	28,757.23	
Total de Depósitos	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	
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	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	60,593.59	70,338.18	92,343.86	93,957.99	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	4,273.55	4,056.09	5,011.69	3,450.75	4,604.07	5,776.57	6,786.81	7,970.88	9,104.59	
PROMEDIO (12 MESES)										
Total de Activos	48,419.69	52,423.80	68,363.29	71,078.34	87,693.80	99,042.56	140,628.49	169,361.50	118,056.29	
Activos Generadores de Ingresos	18,641.67	21,394.64	20,711.04	26,392.19	23,330.71	26,464.61	27,396.17	30,387.17	33,360.31	
Total de Prestamos	1,728.35	1,352.28	1,863.39	3,106.02	3,200.66	3,625.40	4,595.81	6,564.76	8,028.68	
Total de Inversiones	16,913.32	20,042.36	18,847.65	23,286.17	20,130.05	22,839.20	22,800.36	23,822.41	25,331.64	
Patrimonio Total	4,583.86	4,438.29	4,673.72	4,008.59	4,438.81	4,916.33	5,899.25	5,710.81	6,854.33	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	2,526.48	782.01	1,617.34	2,592.03	3,380.13	680.69	1,412.53	2,136.40	3,085.01	
Egreso de Operaciones	1,182.29	423.28	915.50	1,365.87	1,745.91	357.35	715.53	1,139.01	1,680.20	



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Ingreso Neto de Intereses	1,344.19	358.73	701.84	1,226.16	1,634.22	323.35	697.00	997.39	1,404.81
Otros Ingresos	957.62	487.08	980.49	1,375.62	1,922.19	505.93	1,214.66	3,071.62	5,035.36
Ingreso de Operaciones	2,301.81	845.81	1,682.33	2,601.78	3,556.41	829.27	1,911.66	4,069.02	6,440.17
Egresos Generales	1,458.08	511.50	1,123.80	2,159.89	3,053.12	812.59	1,476.97	2,588.89	3,563.04
Utilidad Antes de Provisiones	843.73	334.31	558.53	441.88	503.29	16.69	434.69	1,480.13	2,877.13
Utilidad del Periodo	825.12	330.76	546.24	413.25	475.42	0.33	359.99	1,357.40	2,547.09
CALIDAD DE ACTIVOS									
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	24.46	20.60	29.33	45.68	40.20	52.64	63.51	86.94	122.00
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 (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.57	5.42	5.12	3.52	4.17	4.69	3.70	3.31	7.24
Patrimonio / Activos Generadores de Ing. (%)	20.57	17.13	22.07	13.27	17.79	19.75	21.15	22.92	22.30
Patrimonio / Préstamos Totales (%)	176.46	198.86	172.58	76.30	115.70	110.85	107.94	92.61	75.38
Indice de Adecuacion de Capital	20.37	14.67	12.18	10.66	12.60	14.70	14.00	19.79	25.64
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	70.90	70.53	79.81	75.09	78.93	79.97	85.47	88.67	72.83
Activos Líquidos / Activos Totales (%)	66.02	66.30	75.22	71.90	75.03	74.95	81.31	84.79	65.40
Activos Líquidos + Inversiones / Depósitos Totales (%)	101.19	101.30	101.25	97.95	99.82	100.77	100.27	100.04	98.29
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.43	6.18	5.27	2.09	2.04	0.00	2.63	5.96	7.64
Utilidad Neta / Total de Activos (Promedio) (%)	1.70	2.52	1.60	0.78	0.54	0.00	0.51	1.07	2.16
Utilidad Neta / Patrimonio Total (Promedio) (%)	18.00	29.81	23.37	13.75	10.71	0.03	12.20	31.69	37.16
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.55	14.62	15.62	13.09	14.49	10.29	10.31	9.37	9.25
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.34	7.91	8.84	6.90	7.48	5.40	5.22	5.00	5.04



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.21	6.71	6.78	6.19	7.00	4.89	5.09	4.38	4.21
Egresos Generales / Ingresos de Operaciones (%)	63.35	60.47	66.80	83.02	85.85	97.99	77.26	63.62	55.33
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	5.14	9.11	9.47	6.95	8.24	7.65	8.87	13.48	15.09
PRODUCTIVIDAD									
Número de Empleados	3.00	8.00	8.00	8.00	8.00	8.00	8.00	16.00	19.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	807.30	254.96	363.00	565.31	497.43	651.39	785.96	537.94	635.68
Depósitos Totales / Empleados	20,197.86	8,792.27	11,542.98	11,744.75	13,108.85	14,441.56	21,794.41	14,380.04	5,945.41
Utilidad Neta / Empleados	275.04	41.34	68.28	51.66	59.43	0.04	45.00	84.84	134.06
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	104.84	149.17	152.80	122.88	69.53	64.75	87.08	145.18	14.03
Préstamos (%)	134.04	206.78	252.93	167.67	64.31	155.49	116.52	90.32	203.51
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	134.04	206.78	252.93	167.67	64.31	155.49	116.52	90.32	203.51
Depósitos (%)	126.59	181.51	169.68	139.62	73.07	64.25	88.81	144.88	7.72
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	126.59	181.51	169.68	139.62	73.07	64.25	88.81	144.88	7.72
Patrimonio (%)	-12.68	-15.86	15.59	-24.43	7.73	42.42	35.42	130.99	97.75
Utilidad Neta (%)	105.23	-423.11	1,729.43	5.60	-42.38	-99.90	-34.10	228.47	435.76
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	2,446.35	2,060.29	2,933.30	4,568.16	4,019.62	5,263.75	6,351.17	8,693.97	12,199.93
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