

**INTERNATIONAL UNION BANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	110,315.33	123,265.07	183,284.94	240,594.45	125,797.25	101,155.13	74,796.63	105,463.44	83,763.73
ACTIVOS LIQUIDOS	82,772.63	92,387.18	149,026.36	204,011.91	82,268.59	56,077.39	44,443.81	44,441.23	40,145.92
TOTAL DE PRESTAMOS	3,979.42	5,211.11	6,287.66	8,607.03	12,077.93	10,619.83	6,989.26	7,018.57	7,992.23
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,979.42	5,211.11	6,287.66	8,607.03	12,077.93	10,619.83	6,989.26	7,018.57	7,992.23
TOTAL DE INVERSIONES	21,906.04	24,034.07	25,799.04	26,171.49	28,757.23	30,951.89	19,941.03	50,540.06	33,075.41
TOTAL DE DEPOSITOS	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	90,623.07	60,875.39	90,409.89	72,816.28
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	90,623.07	60,875.39	90,409.89	72,816.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	104,870.78	115,532.52	174,355.26	230,080.61	112,962.78	90,623.07	60,875.39	90,409.89	72,816.28
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	4,604.07	5,776.57	6,786.81	7,970.88	9,104.59	9,616.88	10,252.21	11,004.89	9,789.04
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	87,693.80	99,042.56	140,628.49	169,361.50	118,056.29	112,210.10	129,040.79	173,028.94	104,780.49
ACTIVOS GENERADORES DE INGRESOS	23,330.71	26,464.61	27,396.17	30,387.17	33,360.31	35,408.46	29,508.49	46,168.58	40,951.40
TOTAL DE PRESTAMOS	3,200.66	3,625.40	4,595.81	6,564.76	8,028.68	7,915.47	6,638.46	7,812.80	10,035.08
TOTAL DE INVERSIONES	20,130.05	22,839.20	22,800.36	23,822.41	25,331.64	27,492.98	22,870.04	38,355.77	30,916.32
PATRIMONIO TOTAL	4,438.81	4,916.33	5,899.25	5,710.81	6,854.33	7,696.73	8,519.51	9,487.88	9,446.82
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,380.13	680.69	1,412.53	2,136.40	3,085.01	799.77	1,512.69	2,253.61	3,063.16
EGRESOS DE OPERACIONES	1,745.91	357.35	715.53	1,139.01	1,680.20	371.69	690.89	863.77	1,027.79
INGRESO NETO DE INTERESES	1,634.22	323.35	697.00	997.39	1,404.81	428.08	821.80	1,389.84	2,035.37

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OTROS INGRESOS	1,922.19	505.93	1,214.66	3,071.62	5,035.36	1,272.71	3,279.70	4,986.88	6,447.08
INGRESO DE OPERACIONES	3,556.41	829.27	1,911.66	4,069.02	6,440.17	1,700.79	4,101.51	6,376.71	8,482.45
EGRESOS GENERALES	3,053.12	812.59	1,476.97	2,588.89	3,563.04	1,189.24	3,058.61	4,744.83	6,089.77
UTILIDAD ANTES DE PROVISIONES	503.29	16.69	434.69	1,480.13	2,877.13	511.55	1,042.90	1,631.88	2,392.68
UTILIDAD DEL PERIODO	475.42	0.33	359.99	1,357.40	2,547.09	369.19	632.36	795.01	1,147.91
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	40.20	52.64	63.51	86.94	122.00	107.27	70.61	70.89	80.73
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	4.17	4.69	3.70	3.31	7.24	9.51	13.71	10.43	11.69
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.79	19.75	21.15	22.92	22.30	23.13	38.07	19.12	23.84
PATRIMONIO / PRESTAMOS TOTALES (%)	115.70	110.85	107.94	92.61	75.38	90.56	146.69	156.80	122.48
INDICE DE ADECUACION DE CAPITAL	26.27	26.59	20.93	19.79	25.64	29.85	42.78	30.83	31.82
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	78.93	79.97	85.47	88.67	72.83	61.88	73.01	49.16	55.13
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	75.03	74.95	81.31	84.79	65.40	55.44	59.42	42.14	47.93
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	99.82	100.77	100.27	100.04	98.29	96.03	105.76	105.06	100.56
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.04	0.00	2.63	5.96	7.64	4.17	4.29	2.30	2.80
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.54	0.00	0.51	1.07	2.16	1.32	0.98	0.61	1.10
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.71	0.03	12.20	31.69	37.16	19.19	14.84	11.17	12.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.49	10.29	10.31	9.37	9.25	9.03	10.25	6.51	7.48
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.48	5.40	5.22	5.00	5.04	4.20	4.68	2.49	2.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	7.00	4.89	5.09	4.38	4.21	4.84	5.57	4.01	4.97

