

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

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 125,797.25 | 101,155.13 | 74,796.63 | 105,463.44 | 83,763.73 | 85,217.07 | 67,121.56 | 72,283.18 | 0.00 |
| ACTIVOS LIQUIDOS | 82,268.59 | 56,077.39 | 44,443.81 | 44,441.23 | 40,145.92 | 34,412.72 | 18,963.49 | 18,327.11 | 0.00 |
| TOTAL DE PRESTAMOS | 12,077.93 | 10,619.83 | 6,989.26 | 7,018.57 | 7,992.23 | 9,574.84 | 10,788.11 | 13,632.79 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 12,077.93 | 10,619.83 | 6,989.26 | 7,018.57 | 7,992.23 | 9,574.84 | 10,788.11 | 13,632.79 | 0.00 |
| TOTAL DE INVERSIONES | 28,757.23 | 30,951.89 | 19,941.03 | 50,540.06 | 33,075.41 | 38,213.11 | 34,326.86 | 36,410.10 | 0.00 |
| TOTAL DE DEPOSITOS | 112,962.78 | 90,623.07 | 60,875.39 | 90,409.89 | 72,816.28 | 73,908.70 | 55,742.28 | 61,512.59 | 0.00 |
| 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 | 112,962.78 | 90,623.07 | 60,875.39 | 90,409.89 | 72,816.28 | 73,908.70 | 55,742.28 | 61,512.59 | 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 | 112,962.78 | 90,623.07 | 60,875.39 | 90,409.89 | 72,816.28 | 73,908.70 | 55,742.28 | 61,512.59 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 9,104.59 | 9,616.88 | 10,252.21 | 11,004.89 | 9,789.04 | 10,490.98 | 10,784.84 | 9,871.39 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 118,056.29 | 112,210.10 | 129,040.79 | 173,028.94 | 104,780.49 | 93,186.10 | 70,959.09 | 88,873.31 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 33,360.31 | 35,408.46 | 29,508.49 | 46,168.58 | 40,951.40 | 44,679.84 | 36,022.63 | 53,800.76 | 0.00 |
| TOTAL DE PRESTAMOS | 8,028.68 | 7,915.47 | 6,638.46 | 7,812.80 | 10,035.08 | 10,097.34 | 8,888.68 | 10,325.68 | 0.00 |
| TOTAL DE INVERSIONES | 25,331.64 | 27,492.98 | 22,870.04 | 38,355.77 | 30,916.32 | 34,582.50 | 27,133.95 | 43,475.08 | 0.00 |
| PATRIMONIO TOTAL | 6,854.33 | 7,696.73 | 8,519.51 | 9,487.88 | 9,446.82 | 10,053.93 | 10,518.52 | 10,438.14 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 3,085.01 | 799.77 | 1,512.69 | 2,253.61 | 3,063.16 | 813.81 | 1,680.52 | 2,562.01 | 0.00 |
| EGRESOS DE OPERACIONES | 1,680.20 | 371.69 | 690.89 | 863.77 | 1,027.79 | 139.84 | 282.77 | 447.63 | 0.00 |
| INGRESO NETO DE INTERESES | 1,404.81 | 428.08 | 821.80 | 1,389.84 | 2,035.37 | 673.97 | 1,397.74 | 2,114.38 | 0.00 |

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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS | 5,035.36 | 1,272.71 | 3,279.70 | 4,986.88 | 6,447.08 | 252.53 | 743.74 | 1,354.79 | 0.00 |
| INGRESO DE OPERACIONES | 6,440.17 | 1,700.79 | 4,101.51 | 6,376.71 | 8,482.45 | 926.50 | 2,141.48 | 3,469.17 | 0.00 |
| EGRESOS GENERALES | 3,563.04 | 1,189.24 | 3,058.61 | 4,744.83 | 6,089.77 | 802.56 | 1,950.68 | 3,125.33 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 2,877.13 | 511.55 | 1,042.90 | 1,631.88 | 2,392.68 | 123.94 | 190.80 | 343.84 | 0.00 |
| UTILIDAD DEL PERIODO | 2,547.09 | 369.19 | 632.36 | 795.01 | 1,147.91 | 73.81 | 139.24 | 243.40 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| 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 | 122.00 | 107.27 | 70.61 | 70.89 | 80.73 | 96.72 | 108.97 | 137.70 | 0.00 |
| 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 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.24 | 9.51 | 13.71 | 10.43 | 11.69 | 12.31 | 16.07 | 13.66 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 22.30 | 23.13 | 38.07 | 19.12 | 23.84 | 21.95 | 23.91 | 19.73 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 75.38 | 90.56 | 146.69 | 156.80 | 122.48 | 109.57 | 99.97 | 72.41 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 25.64 | 29.85 | 42.78 | 30.83 | 50.18 | 61.70 | 46.85 | 51.41 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 72.83 | 61.88 | 73.01 | 49.16 | 55.13 | 46.56 | 34.02 | 29.79 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 65.40 | 55.44 | 59.42 | 42.14 | 47.93 | 40.38 | 28.25 | 25.35 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 98.29 | 96.03 | 105.76 | 105.06 | 100.56 | 98.26 | 95.60 | 88.99 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.64 | 4.17 | 4.29 | 2.30 | 2.80 | 0.66 | 0.77 | 0.60 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 2.16 | 1.32 | 0.98 | 0.61 | 1.10 | 0.32 | 0.39 | 0.37 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 37.16 | 19.19 | 14.84 | 11.17 | 12.15 | 2.94 | 2.65 | 3.11 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 9.25 | 9.03 | 10.25 | 6.51 | 7.48 | 7.29 | 9.33 | 6.35 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.04 | 4.20 | 4.68 | 2.49 | 2.51 | 1.25 | 1.57 | 1.11 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 4.21 | 4.84 | 5.57 | 4.01 | 4.97 | 6.03 | 7.76 | 5.24 | 0.00 |

