

## INTERNATIONAL UNION BANK, S.A.

ESTADISTICAS FINANCIERAS  
A DICIEMBRE 2016  
( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	76,865.97	75,315.22	70,815.37	67,151.13	69,573.90	72,173.01	79,447.50	79,441.53	85,188.09
ACTIVOS LIQUIDOS	11,776.29	9,716.49	8,502.70	6,786.39	6,892.54	8,850.25	7,297.98	5,425.89	9,676.11
TOTAL DE PRESTAMOS	31,861.02	32,257.22	29,980.30	33,664.73	35,686.16	36,082.76	43,478.38	44,149.92	43,767.39
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	31,861.02	32,257.22	29,980.30	33,664.73	35,686.16	36,082.76	43,478.38	44,149.92	43,767.39
TOTAL DE INVERSIONES	25,865.08	25,868.89	24,718.60	19,114.87	19,481.59	18,715.94	21,484.62	21,135.89	22,604.35
TOTAL DE DEPOSITOS	62,997.40	62,216.83	57,047.42	53,039.67	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81
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	62,997.40	62,216.83	57,047.42	53,039.67	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	62,997.40	62,216.83	57,047.42	53,039.67	55,709.62	58,546.12	65,052.15	63,334.87	72,722.81
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	8,536.36	8,571.04	8,407.63	7,298.64	7,746.25	8,086.56	8,982.18	10,065.86	10,521.76
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	74,558.78	73,835.01	70,332.91	70,131.95	73,219.94	73,744.12	75,131.44	73,296.33	77,381.00
ACTIVOS GENERADORES DE INGRESOS	55,383.89	54,433.09	52,349.92	52,679.03	56,446.92	56,462.40	59,830.95	59,032.70	60,769.74
TOTAL DE PRESTAMOS	27,961.45	27,568.39	27,490.01	29,963.68	33,773.59	34,169.99	36,729.34	38,907.32	39,726.77
TOTAL DE INVERSIONES	27,422.44	26,864.70	24,859.91	22,715.35	22,673.33	22,292.41	23,101.61	20,125.38	21,042.97
PATRIMONIO TOTAL	8,366.50	8,603.09	8,968.72	8,274.03	8,141.30	8,328.80	8,694.90	8,682.25	9,134.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,105.54	1,139.90	2,260.89	3,354.30	4,475.21	1,167.90	2,314.26	3,538.51	4,744.01
EGRESOS DE OPERACIONES	740.77	193.61	374.53	574.68	748.40	193.81	396.48	671.91	926.24

INGRESO NETO DE INTERESES	3,364.77	946.29	1,886.36	2,779.62	3,726.82	974.08	1,917.79	2,866.60	3,817.77
OTROS INGRESOS	1,925.72	263.75	691.69	1,051.98	1,609.87	298.85	602.53	1,042.15	1,470.82
INGRESO DE OPERACIONES	5,290.49	1,210.04	2,578.05	3,831.60	5,336.69	1,272.93	2,520.32	3,908.76	5,288.60
EGRESOS GENERALES	4,644.16	1,051.93	2,206.36	3,388.92	4,478.84	1,023.90	1,983.00	3,043.33	4,392.64
UTILIDAD ANTES DE PROVISIONES	646.33	158.11	371.69	442.67	857.84	249.03	537.32	865.43	895.95
UTILIDAD DEL PERIODO	492.79	98.88	12.48	75.69	547.48	244.35	531.05	861.04	874.30
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	640.16	640.16	690.40	683.16	1,286.56	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	301.66	300.89	315.87	323.64	187.74	50.91	52.50	50.62	67.88
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.01	1.98	2.30	2.03	3.61	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	47.12	47.00	45.75	47.37	14.59	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.95	0.93	1.05	0.96	0.53	0.14	0.12	0.11	0.16
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.11	11.38	11.87	10.87	11.13	11.20	11.31	12.67	12.35
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.79	14.75	15.37	13.83	14.04	14.76	13.83	15.42	15.85
PATRIMONIO / PRESTAMOS TOTALES (%)	26.79	26.57	28.04	21.68	21.71	22.41	20.66	22.80	24.04
INDICE DE ADECUACION DE CAPITAL	17.23	18.28	18.52	19.52	20.15	20.20	20.67	18.56	19.20
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.69	15.62	14.90	12.79	12.37	15.12	11.22	8.57	13.31
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.32	12.90	12.01	10.11	9.91	12.26	9.19	6.83	11.36
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.75	57.20	58.23	48.83	47.34	47.08	44.25	41.94	44.39
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.89	0.73	0.05	0.19	0.97	1.73	1.78	1.94	1.44
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.66	0.54	0.04	0.14	0.75	1.33	1.41	1.57	1.13
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.89	4.60	0.28	1.22	6.72	11.74	12.22	13.22	9.57
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.41	8.38	8.64	8.49	7.93	8.27	7.74	7.99	7.81
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.34	1.42	1.43	1.45	1.33	1.37	1.33	1.52	1.52
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.08	6.95	7.21	7.04	6.60	6.90	6.41	6.47	6.28
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	87.78	86.93	85.58	88.45	83.93	80.44	78.68	77.86	83.06
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.48	1.94	2.64	2.66	2.85	2.12	2.01	2.35	2.42
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	34.00	40.00	41.00	39.00	38.00	33.00	34.00	35.00	36.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	937.09	806.43	731.23	863.20	939.11	1,093.42	1,278.78	1,261.43	1,215.76
DEPOSITOS TOTALES / EMPLEADOS	1,852.86	1,555.42	1,391.40	1,359.99	1,466.04	1,774.12	1,913.30	1,809.57	2,020.08
UTILIDAD NETA / EMPLEADOS	14.49	2.47	0.30	1.94	14.41	7.40	15.62	24.60	24.29
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.39	4.09	1.38	(8.15)	(9.49)	(4.17)	12.19	18.30	22.44

PRESTAMOS (%)	32.41	40.99	19.92	28.18	12.01	11.86	45.02	31.15	22.65
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	32.41	40.99	19.92	28.18	12.01	11.86	45.02	31.15	22.65
DEPOSITOS (%)	7.33	7.12	1.35	(11.38)	(11.57)	(5.90)	14.03	19.41	30.54
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	7.33	7.12	1.35	(11.38)	(11.57)	(5.90)	14.03	19.41	30.54
PATRIMONIO (%)	4.14	(0.74)	(11.78)	(21.09)	(9.26)	(5.65)	6.83	37.91	35.83
UTILIDAD NETA (%)	38.60	67.99	(94.01)	(68.32)	11.10	147.12	4,154.42	1,037.62	59.70
CLASIFICACION PRESTAMOS									
NORMAL	31,522.52	31,912.70	29,631.59	33,323.19	35,350.27	36,123.99	43,521.58	44,191.79	43,827.24
MENCION ESPECIAL	0.00	5.25	0.00	0.00	0.00	9.68	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	20.36	0.00	0.99	0.00	9.30	8.74	8.03
IRRECUPERABLE	640.16	640.16	644.22	665.19	522.63	0.00	0.00	0.00	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016