

INTERNATIONAL UNION BANK, S.A.

ESTADISTICAS FINANCIERAS

A SEPTIEMBRE 2018

(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	85,585.59	87,449.19	85,475.39	84,756.45	82,554.91	78,241.12	75,668.32	52,505.33	0.00
ACTIVOS LIQUIDOS	8,153.01	6,462.72	8,391.35	7,016.09	10,586.07	8,541.49	5,800.21	3,728.25	0.00
TOTAL DE PRESTAMOS	43,767.39	44,419.26	43,210.20	40,616.66	37,392.10	31,679.43	30,895.61	20,441.20	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	43,767.39	44,419.26	43,210.20	40,616.66	37,392.10	31,679.43	30,895.61	20,441.20	0.00
TOTAL DE INVERSIONES	21,899.35	26,303.02	23,625.40	27,599.08	24,998.04	28,208.88	29,068.21	19,785.37	0.00
TOTAL DE DEPOSITOS	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47	60,305.00	58,309.08	37,127.38	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	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47	60,305.00	58,309.08	37,127.38	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	72,722.81	71,756.21	66,040.57	63,419.44	62,289.47	60,305.00	58,309.08	37,127.38	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	10,919.26	11,336.05	12,015.70	12,130.82	11,792.01	9,013.90	8,226.12	7,825.21	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	77,579.75	79,811.10	82,461.45	82,098.99	84,070.25	82,845.16	80,571.86	68,630.89	0.00
ACTIVOS GENERADORES DE INGRESOS	60,417.24	62,760.49	65,899.31	66,750.77	64,028.43	65,305.30	63,399.71	54,221.16	0.00
TOTAL DE PRESTAMOS	39,726.77	40,251.01	43,344.29	42,383.29	40,579.74	38,049.35	37,052.91	30,528.93	0.00
TOTAL DE INVERSIONES	20,690.47	22,509.48	22,555.01	24,367.49	23,448.69	27,255.95	26,346.81	23,692.23	0.00
PATRIMONIO TOTAL	9,332.75	9,711.31	10,498.94	11,098.34	11,355.63	10,174.97	10,120.91	9,978.02	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,744.01	1,220.66	2,402.82	3,474.73	4,422.04	878.56	1,723.45	2,500.08	0.00
EGRESOS DE OPERACIONES	926.24	260.94	487.44	837.59	1,109.46	336.91	662.16	959.95	0.00
INGRESO NETO DE INTERESES	3,817.77	959.72	1,915.39	2,637.15	3,312.58	541.65	1,061.29	1,540.13	0.00
OTROS INGRESOS	1,470.82	315.64	814.81	1,395.08	2,023.10	290.06	632.28	929.29	0.00

INGRESO DE OPERACIONES	5,288.60	1,275.36	2,730.20	4,032.23	5,335.68	831.71	1,693.56	2,469.42	0.00
EGRESOS GENERALES	4,422.60	1,031.11	2,295.47	3,309.73	4,514.54	943.24	1,916.39	3,897.50	0.00
UTILIDAD ANTES DE PROVISIONES	866.00	244.25	434.73	722.50	821.15	(111.54)	(222.83)	(1,428.08)	0.00
UTILIDAD DEL PERIODO	844.35	225.22	464.88	659.29	757.94	(2,529.42)	(2,605.03)	(3,811.29)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	2,077.00	2,077.00	2,077.00	2,128.71	2,131.83	2,122.42	0.00
TOTAL PROVISIONES PARA PRESTAMOS	67.88	39.87	39.87	73.08	104.86	1,375.31	1,330.14	911.06	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	4.81	5.11	5.55	6.72	6.90	10.38	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	1.92	3.52	5.05	64.61	62.39	42.93	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.16	0.09	0.09	0.18	0.28	4.34	4.31	4.46	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.76	12.96	14.06	14.31	14.28	11.52	10.87	14.90	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.63	16.03	17.98	17.78	18.90	15.05	13.72	19.45	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	24.95	25.52	27.81	29.87	31.54	28.45	26.63	38.28	0.00
INDICE DE ADECUACION DE CAPITAL	19.20	19.92	22.65	22.46	23.60	12.66	16.09	21.34	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.21	9.01	12.71	11.06	16.99	14.16	9.95	10.04	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.53	7.39	9.82	8.28	12.82	10.92	7.67	7.10	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.32	45.66	48.48	54.58	57.13	60.94	59.80	63.33	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.40	1.44	1.41	1.32	1.18	(15.49)	(8.22)	(9.37)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.09	1.13	1.13	1.07	0.90	(12.21)	(6.47)	(7.40)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.05	9.28	8.86	7.92	6.67	(99.44)	(51.48)	(50.93)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.85	7.78	7.29	6.94	6.91	5.38	5.44	6.15	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.53	1.66	1.48	1.67	1.73	2.06	2.09	2.36	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.32	6.12	5.81	5.27	5.17	3.32	3.35	3.79	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	83.63	80.85	84.08	82.08	84.61	113.41	113.16	157.83	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	2.01	2.47	2.79	3.16	1.78	1.99	2.29	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	36.00	33.00	31.00	31.00	29.00	27.00	23.00	23.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,215.76	1,346.04	1,393.88	1,310.21	1,289.38	1,173.31	1,343.29	888.75	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,020.08	2,174.43	2,130.34	2,045.79	2,147.91	2,233.52	2,535.18	1,614.23	0.00
UTILIDAD NETA / EMPLEADOS	23.45	6.82	15.00	21.27	26.14	(93.68)	(113.26)	(165.71)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	23.01	21.17	7.59	6.69	(3.54)	(10.53)	(11.47)	(38.05)	0.00
PRESTAMOS (%)	22.65	23.10	(0.62)	(8.00)	(14.57)	(28.68)	(28.50)	(49.67)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	22.65	23.10	(0.62)	(8.00)	(14.57)	(28.68)	(28.50)	(49.67)	0.00
DEPOSITOS (%)	30.54	22.56	1.52	0.13	(14.35)	(15.96)	(11.71)	(41.46)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	30.54	22.56	1.52	0.13	(14.35)	(15.96)	(11.71)	(41.46)	0.00
PATRIMONIO (%)	40.96	40.18	33.77	20.51	7.99	(20.48)	(31.54)	(35.49)	0.00
UTILIDAD NETA (%)	54.22	(7.83)	(12.46)	(23.43)	(10.23)	(1,223.11)	(660.37)	(678.09)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	43,827.24	42,380.98	41,173.08	38,430.47	35,251.20	20,869.26	20,205.82	12,559.06	0.00
MENCION ESPECIAL	0.00	0.00	0.00	125.37	120.00	4,240.77	4,074.95	3,090.77	0.00
SUBNORMAL	0.00	2,077.00	2,077.00	2,077.00	2,077.00	4,376.00	4,373.15	2,660.00	0.00
DUDOSO	8.03	1.16	0.00	56.90	48.75	1,440.00	1,440.00	920.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	2,128.71	2,131.83	2,122.42	0.00