



**Dresdner Bank Lateinamerika A.G.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	356,304.93	231,925.90	253,688.12	210,511.37	228,342.63	101,817.79	444,020.25	442,321.64	420,269.18	
3 Activos Líquidos	32,002.70	15,783.37	3,005.83	22,259.44	2,866.66	2,841.99	314,623.92	361,656.47	315,630.94	
4 Total de Préstamos	103,865.30	94,415.11	88,942.49	73,829.68	94,712.44	76,880.71	119,501.79	22,583.84	7,703.54	
5 Locales	103,865.30	94,415.11	88,942.49	73,829.68	94,712.44	76,880.71	19,776.16	1,021.48	-3.79	
6 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	99,725.63	21,562.35	7,707.33	
7 Total de Inversiones	11,316.00	4,116.00	14,000.00	15,000.00	15,000.00	15,000.00	1,500.00	0.00	0.00	
8 Total de Depósitos	342,790.45	218,644.94	243,069.73	198,195.04	213,242.12	26,243.91	424,237.79	422,125.03	398,940.99	
9 Locales	342,790.45	218,644.94	243,069.73	198,195.04	213,242.12	26,243.91	6,110.90	5,840.69	4,494.35	
10 Depósitos de Oficiales	50,033.78	50,016.80	44,019.17	15,024.52	22.05	17.35	39.92	29.31	9.58	
11 Depósitos de Particulares	19,827.82	12,351.65	13,104.82	11,406.17	20,532.18	10,154.47	5,682.13	5,811.39	4,484.77	
12 Depósitos de Bancos	272,928.84	156,276.49	185,945.74	171,764.34	192,687.89	16,072.08	388.85	0.00	0.00	
13 Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	418,126.89	416,284.33	394,446.64	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	416,885.93	415,527.57	393,799.67	
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	1,240.96	756.76	646.97	
17 Patrimonio Total	11,134.50	11,130.03	8,513.26	10,000.00	12,000.00	11,964.36	12,848.02	16,598.49	17,113.20	
18 PROMEDIO (12 MESES)										
19 Total de Activos	356,304.93	231,925.90	253,688.12	210,511.37	292,323.78	166,871.84	348,854.19	326,416.51	324,305.91	
20 Activos Generadores de Ingresos	115,181.30	98,531.11	102,942.49	88,829.68	112,446.87	95,205.91	111,972.14	55,706.76	58,707.99	
21 Total de Prestamos	103,865.30	94,415.11	88,942.49	73,829.68	99,288.87	85,647.91	104,222.14	48,206.76	51,207.99	
22 Total de Inversiones	11,316.00	4,116.00	14,000.00	15,000.00	13,158.00	9,558.00	7,750.00	7,500.00	7,500.00	
23 Patrimonio Total	11,134.50	11,130.03	8,513.26	10,000.00	11,567.25	11,547.20	10,680.64	13,299.24	14,556.60	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	6,462.46	1,085.65	1,915.21	4,729.38	4,667.25	755.92	10,475.11	12,503.26	14,004.85	
26 Egreso de Operaciones	11,834.07	1,049.68	2,065.46	3,020.45	3,649.12	293.65	7,393.85	9,012.26	9,848.01	



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27 Ingreso Neto de Intereses	-5,371.60	35.97	-150.25	1,708.92	1,018.13	462.27	3,081.25	3,491.00	4,156.84	
28 Otros Ingresos	694.54	103.64	220.42	319.82	418.58	123.30	3,433.05	5,031.16	8,735.30	
29 Ingreso de Operaciones	-4,677.06	139.61	70.17	2,028.75	1,436.71	585.57	6,514.30	8,522.16	12,892.14	
30 Egresos Generales	8,189.66	918.36	1,674.79	2,306.26	1,658.27	567.92	4,930.09	7,050.28	10,930.78	
31 Utilidad antes de Provisiones	-12,866.72	-778.75	-1,604.62	-277.51	-221.56	17.65	1,584.21	1,471.87	1,961.36	
32 Utilidad del Periodo	-13,020.37	-869.97	-3,486.74	-2,000.00	-2,000.00	-35.64	848.02	1,598.49	2,113.20	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	801.78	1,875.47	1,969.15	5,241.51	4,693.01	129.15	
35 Total Provisiones Para Préstamos	1,010.21	1,113.96	2,904.81	2,741.72	1,992.23	2,176.98	4,458.47	2,363.11	71.94	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	1.09	1.98	2.56	4.39	20.78	1.68	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	341.95	106.23	110.55	85.06	50.35	55.70	
38 Provisiones para Préstamos / Préstamos Totales (%)	0.97	1.18	3.27	3.71	2.10	2.83	3.73	10.46	0.93	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	3.12	4.80	3.36	4.75	5.26	11.75	2.89	3.75	4.07	
41 Patrimonio / Activos Generadores de Ing. (%)	9.67	11.30	8.27	11.26	10.94	13.02	10.62	73.50	222.15	
42 Patrimonio / Préstamos Totales (%)	10.72	11.79	9.57	13.54	12.67	15.56	10.75	73.50	222.15	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	9.34	7.22	1.24	11.23	1.34	10.83	74.16	85.68	79.12	
45 Activos Líquidos / Activos Totales (%)	8.98	6.81	1.18	10.57	1.26	2.79	70.86	81.76	75.10	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	12.64	9.10	7.00	18.80	8.38	67.99	74.52	85.68	79.12	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	-3.53	-6.77	-3.00	-1.78	-0.15	1.51	3.83	3.60	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	-1.50	-2.75	-1.27	-0.68	-0.09	0.49	0.65	0.65	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	-31.27	-81.91	-26.67	-17.29	-1.23	15.88	16.03	14.52	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.41	3.72	7.10	4.15	3.18	18.71	29.93	23.86	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.26	4.01	4.53	3.25	1.23	13.21	21.57	16.77	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.15	-0.29	2.57	0.91	1.94	5.50	8.36	7.08	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	657.81	2,386.83	113.68	115.42	96.99	75.68	82.73	84.79	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.42	0.43	0.48	0.37	0.52	6.13	12.04	14.88	
56 PRODUCTIVIDAD										
57 Número de Empleados	131.00	19.00	17.00	17.00	17.00	16.00	98.00	75.00	63.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	792.86	4,969.22	5,231.91	4,342.92	5,571.32	4,805.04	1,219.41	301.12	122.28	
60 Depósitos Totales / Empleados	2,616.72	11,507.63	14,298.22	11,658.53	12,543.65	1,640.24	4,328.96	5,628.33	6,332.40	
61 Utilidad Neta / Empleados	0.00	-45.79	-205.10	-117.65	-117.65	-2.23	8.65	21.31	33.54	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-35.91	-56.10	75.03	110.12	84.05	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-8.81	-18.57	34.36	-69.41	-91.87	
65 Locales (%)	0.00	0.00	0.00	0.00	-8.81	-18.57	-77.77	-98.62	-100.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-37.79	-88.00	74.53	112.98	87.08	
68 Locales (%)	0.00	0.00	0.00	0.00	-37.79	-88.00	-97.49	-97.05	-97.89	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	7.77	7.50	50.92	65.98	42.61	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-95.90	-124.32	-179.92	-205.66	