



**Banque Sudameris**  
**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	889,859.73	759,460.18	803,664.40	679,230.49	466,229.71	360,749.23	257,357.71	176,646.84	176,067.24	
3 Activos Líquidos	423,547.61	250,970.59	266,964.32	322,218.09	141,450.01	101,637.41	97,652.06	111,774.38	123,574.81	
4 Total de Préstamos	378,208.42	398,683.23	388,107.86	299,022.49	272,580.52	228,369.07	133,943.71	47,332.98	37,678.23	
5 Locales	21,244.16	19,510.97	20,615.00	20,568.77	20,399.48	17,984.17	17,396.91	18,569.63	15,723.29	
6 Extranjeros	356,964.26	379,172.26	367,492.86	278,453.72	252,181.04	210,384.90	116,546.80	28,763.35	21,954.94	
7 Total de Inversiones	75,529.42	99,324.23	132,569.81	44,468.54	32,956.63	21,164.95	14,942.76	11,674.06	11,674.06	
8 Total de Depósitos	864,614.95	736,513.78	781,468.00	658,386.56	444,640.08	333,799.42	232,949.09	156,205.62	158,068.99	
9 Locales	158,291.88	149,707.93	118,948.30	133,998.09	40,770.05	30,604.55	33,413.17	29,684.70	18,271.24	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	24,984.34	24,839.16	21,283.99	19,717.49	28,423.08	22,577.84	24,580.24	26,118.64	17,695.57	
12 Depósitos de Bancos	133,307.55	124,868.77	97,664.31	114,280.60	12,346.97	8,026.71	8,832.93	3,566.06	575.67	
13 Extranjeros	706,323.07	586,805.85	662,519.69	524,388.47	403,870.03	303,194.87	199,535.92	126,520.92	139,797.75	
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	326,624.67	161,024.91	137,764.48	191,290.52	146,251.01	99,453.69	97,773.95	95,061.17	91,815.77	
16 Depósitos de Bancos	379,698.40	425,780.94	524,755.21	333,097.95	257,619.02	203,741.18	101,761.97	31,459.75	47,981.98	
17 Patrimonio Total	12,648.67	12,201.66	8,812.40	7,490.12	10,000.00	11,081.49	12,566.18	10,000.00	10,000.00	
18 PROMEDIO (12 MESES)										
19 Total de Activos	889,859.73	759,460.18	803,664.40	679,230.49	678,044.72	560,104.71	530,511.06	427,938.67	321,148.47	
20 Activos Generadores de Ingresos	453,737.84	498,007.45	520,677.67	343,491.03	379,637.49	373,770.74	334,782.07	201,249.04	177,444.71	
21 Total de Prestamos	378,208.42	398,683.23	388,107.86	299,022.49	325,394.47	313,526.15	261,025.79	173,177.74	155,129.37	
22 Total de Inversiones	75,529.42	99,324.23	132,569.81	44,468.54	54,243.03	60,244.59	73,756.28	28,071.30	22,315.34	
23 Patrimonio Total	12,648.67	12,201.66	8,812.40	7,490.12	11,324.33	11,641.57	10,689.29	8,745.06	10,000.00	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	42,177.23	6,865.79	13,928.68	20,446.81	24,961.40	3,075.65	5,683.13	7,264.54	8,235.34	
26 Egreso de Operaciones	36,061.07	4,536.07	9,077.66	13,471.25	16,377.75	1,600.21	2,714.71	3,417.10	3,905.35	



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27 Ingreso Neto de Intereses	6,116.14	2,329.72	4,851.01	6,975.56	8,583.65	1,475.45	2,968.43	3,847.44	4,329.99	
28 Otros Ingresos	19,250.79	2,219.50	6,020.16	11,556.92	16,893.13	3,348.42	7,040.18	13,094.16	13,609.96	
29 Ingreso de Operaciones	25,366.93	4,549.22	10,871.17	18,532.47	25,476.78	4,823.87	10,008.61	16,941.60	17,939.95	
30 Egresos Generales	5,347.09	1,163.89	2,382.28	10,583.25	13,220.34	1,737.06	3,907.91	5,494.70	6,631.31	
31 Utilidad antes de Provisiones	20,019.84	3,385.32	8,488.89	7,949.22	12,256.45	3,086.81	6,100.70	11,446.91	11,308.64	
32 Utilidad del Periodo	4,048.67	2,201.66	-1,187.60	-2,509.88	-16,648.31	-16,945.88	-19,971.19	-25,085.83	-25,537.37	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	10,794.70	9,900.31	9,900.31	9,000.00	5,483.91	8,742.96	8,736.51	
35 Total Provisiones Para Préstamos	8,755.78	8,855.78	10,610.18	11,357.16	16,390.18	18,739.52	23,620.80	22,739.21	24,773.50	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	2.78	3.31	3.63	3.94	4.09	18.47	23.19	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	98.29	114.72	165.55	208.22	430.73	260.09	283.56	
38 Provisiones para Préstamos / Préstamos Totales (%)	2.32	2.22	2.73	3.80	6.01	8.21	17.63	48.04	65.75	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	1.42	1.61	1.10	1.10	2.14	3.07	4.88	5.66	5.68	
41 Patrimonio / Activos Generadores de Ing. (%)	2.79	2.45	1.69	2.18	3.27	4.44	8.44	16.95	20.26	
42 Patrimonio / Préstamos Totales (%)	3.34	3.06	2.27	2.50	3.67	4.85	9.38	21.13	26.54	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	48.99	34.08	34.16	48.94	31.81	30.45	41.92	71.56	78.18	
45 Activos Líquidos / Activos Totales (%)	47.60	33.05	33.22	47.44	30.34	28.17	37.94	63.28	70.19	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	57.72	47.56	51.13	55.69	39.22	36.79	48.33	79.03	85.56	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.77	-0.46	-0.97	-4.39	-18.14	-11.93	-16.62	-14.39	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.16	-0.30	-0.49	-2.46	-12.10	-7.53	-7.82	-7.95	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	72.18	-26.95	-44.68	-147.01	-582.25	-373.67	-382.48	-255.37	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.51	5.35	7.94	6.58	3.29	3.40	4.81	4.64	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.64	3.49	5.23	4.31	1.71	1.62	2.26	2.20	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.87	1.86	2.71	2.26	1.58	1.77	2.55	2.44			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	25.58	21.91	57.11	51.89	36.01	39.05	32.43	36.96			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.78	2.31	4.49	4.45	3.58	4.21	8.68	7.67			
56 PRODUCTIVIDAD												
57 Número de Empleados	60.00	59.00	58.00	57.00	57.00	57.00	57.00	56.00	56.00			
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	6,303.47	6,757.34	6,691.51	5,246.01	4,782.11	4,006.47	2,349.89	845.23	672.83			
60 Depósitos Totales / Empleados	14,410.25	12,483.28	13,473.59	11,550.64	7,800.70	5,856.13	4,086.83	2,789.39	2,822.66			
61 Utilidad Neta / Empleados	0.00	37.32	-20.48	-44.03	-292.08	-297.30	-350.37	-447.96	-456.02			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-47.61	-52.50	-67.98	-73.99	-62.24			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-27.93	-42.72	-65.49	-84.17	-86.18			
65 Locales (%)	0.00	0.00	0.00	0.00	-3.98	-7.83	-15.61	-9.72	-22.92			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-29.35	-44.51	-68.29	-89.67	-91.29			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-48.57	-54.68	-70.19	-76.27	-64.45			
68 Locales (%)	0.00	0.00	0.00	0.00	-74.24	-79.56	-71.91	-77.85	-55.18			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-42.82	-48.33	-69.88	-75.87	-65.39			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-20.94	-9.18	42.60	33.51	0.00			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-869.69	1,581.64	899.48	53.39			