



Wall Street Bank, S.A.
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	139,240.49	151,423.89	133,109.74	119,634.82	138,755.85	146,234.81	153,508.76	152,881.93	151,802.65	
3 Activos Líquidos	8,354.72	2,506.76	8,761.36	10,608.71	14,031.00	13,006.32	15,016.33	5,102.23	9,442.00	
4 Total de Préstamos	3,348.24	1,772.30	1,885.76	699.32	655.29	593.09	707.86	742.00	648.40	
5 Locales	3,320.06	1,694.12	1,661.58	475.14	459.29	397.09	511.86	546.00	452.40	
6 Extranjeros	28.18	78.18	224.18	224.18	196.00	196.00	196.00	196.00	196.00	
7 Total de Inversiones	123,747.07	130,763.54	113,161.71	105,432.79	120,431.25	127,303.05	123,772.18	135,878.65	136,663.86	
8 Total de Depósitos	93,792.82	87,006.35	85,653.59	82,405.68	68,571.12	63,289.79	64,929.29	54,944.80	61,869.90	
9 Locales	82,417.72	76,307.81	74,316.29	72,214.77	59,810.60	52,534.18	51,714.15	46,301.34	54,840.92	
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	50,037.63	45,354.80	49,315.63	48,617.04	48,884.17	42,033.92	38,991.38	34,769.50	39,735.24	
12 Depósitos de Bancos	32,380.09	30,953.01	25,000.67	23,597.73	10,926.43	10,500.26	12,722.77	11,531.84	15,105.68	
13 Extranjeros	11,375.10	10,698.54	11,337.29	10,190.92	8,760.52	10,755.61	13,215.13	8,643.45	7,028.97	
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	7,375.10	7,698.54	7,337.29	6,190.92	6,760.52	6,755.61	9,215.13	4,635.94	4,021.45	
16 Depósitos de Bancos	4,000.00	3,000.00	4,000.00	4,000.00	2,000.00	4,000.00	4,000.00	4,007.51	3,007.52	
17 Patrimonio Total	24,857.28	25,765.91	21,712.43	20,756.54	24,361.61	27,343.84	29,784.01	28,613.96	25,338.14	
18 PROMEDIO (12 MESES)										
19 Total de Activos	139,240.49	151,423.89	133,109.74	119,634.82	138,998.17	148,829.35	143,309.25	136,258.37	145,279.25	
20 Activos Generadores de Ingresos	127,095.30	132,535.84	115,047.47	106,132.10	124,090.93	130,215.99	119,763.76	121,376.37	129,199.41	
21 Total de Prestamos	3,348.24	1,772.30	1,885.76	699.32	2,001.77	1,182.70	1,296.81	720.66	651.85	
22 Total de Inversiones	123,747.07	130,763.54	113,161.71	105,432.79	122,089.16	129,033.29	118,466.94	120,655.72	128,547.56	
23 Patrimonio Total	24,857.28	25,765.91	21,712.43	20,756.54	24,609.45	26,554.87	25,748.22	24,685.25	24,849.88	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	10,358.92	2,794.68	5,392.34	7,588.37	9,976.48	2,261.97	4,442.50	6,643.60	8,843.40	
26 Egreso de Operaciones	6,247.42	1,316.33	2,509.79	3,585.46	4,709.60	1,088.24	2,046.17	2,942.10	3,775.15	



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27 Ingreso Neto de Intereses	4,111.50	1,478.35	2,882.54	4,002.92	5,266.89	1,173.73	2,396.33	3,701.49	5,068.25	
28 Otros Ingresos	6,489.88	810.42	1,119.36	1,622.59	4,200.38	1,000.03	4,260.88	4,821.35	5,580.62	
29 Ingreso de Operaciones	10,601.38	2,288.77	4,001.90	5,625.50	9,467.27	2,173.75	6,657.21	8,522.84	10,648.87	
30 Egresos Generales	4,550.53	1,136.07	3,297.49	4,181.45	5,045.88	1,135.70	1,891.83	2,739.79	3,471.31	
31 Utilidad Antes de Provisiones	6,050.85	1,152.70	704.41	1,444.05	4,421.38	1,038.06	4,765.37	5,783.05	7,177.56	
32 Utilidad del Periodo	5,000.59	1,138.36	587.98	1,327.63	4,304.96	1,034.86	4,647.33	5,401.15	6,795.66	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	60.00	60.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	60.00	74.34	74.34	74.34	8.00	11.20	11.20	11.20	11.20	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	3.18	8.58	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	123.89	123.89	0.00	0.00	0.00	0.00	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.79	4.19	3.94	10.63	1.22	1.89	1.58	1.51	1.73	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	17.85	17.02	16.31	17.35	17.56	18.70	19.40	18.72	16.69	
41 Patrimonio / Activos Generadores de Ing. (%)	19.56	19.44	18.87	19.56	20.12	21.38	23.93	20.94	18.45	
42 Patrimonio / Préstamos Totales (%)	742.40	1,453.81	1,151.39	2,968.12	3,717.66	4,610.37	4,207.59	3,856.33	3,907.78	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	8.91	2.88	10.23	12.87	20.46	20.55	23.13	9.29	15.26	
45 Activos Líquidos / Activos Totales (%)	6.00	1.66	6.58	8.87	10.11	8.89	9.78	3.34	6.22	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	140.84	153.17	142.34	140.82	196.09	221.69	213.75	256.59	236.15	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.44	1.02	1.67	3.47	3.18	7.76	5.93	5.26	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	3.01	0.88	1.48	3.10	2.78	6.49	5.29	4.68	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	17.67	5.42	8.53	17.49	15.59	36.10	29.17	27.35	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	8.43	9.37	9.53	8.04	6.95	7.42	7.30	6.84	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.97	4.36	4.50	3.80	3.34	3.42	3.23	2.92	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.46	5.01	5.03	4.24	3.61	4.00	4.07	3.92	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	49.64	82.40	74.33	53.30	52.25	28.42	32.15	32.60	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.45	1.95	2.04	3.38	3.07	7.12	5.30	4.32	
56 PRODUCTIVIDAD										
57 Número de Empleados	5.00	6.00	6.00	6.00	6.00	6.00	38.00	39.00	39.00	
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	669.65	295.38	314.29	116.55	109.22	98.85	18.63	19.03	16.63	
60 Depósitos Totales / Empleados	18,758.56	14,501.06	14,275.60	13,734.28	11,428.52	10,548.30	1,708.67	1,408.84	1,586.41	
61 Utilidad Neta / Empleados	0.00	189.73	98.00	221.27	717.49	172.48	122.30	138.49	174.25	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-0.35	-3.43	15.32	27.79	9.40	
64 Préstamos (%)	0.00	0.00	0.00	0.00	-80.43	-66.54	-62.46	6.10	-1.05	
65 Locales (%)	0.00	0.00	0.00	0.00	-86.17	-76.56	-69.19	14.91	-1.50	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	595.55	150.71	-12.57	-12.57	0.00	
67 Depósitos (%)	0.00	0.00	0.00	0.00	-26.89	-27.26	-24.20	-33.32	-9.77	
68 Locales (%)	0.00	0.00	0.00	0.00	-27.43	-31.15	-30.41	-35.88	-8.31	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-22.99	0.53	16.56	-15.18	-19.77	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-1.99	6.12	37.17	37.86	4.01	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-9.09	690.38	306.83	57.86	