



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

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	228,342.63	101,817.79	444,020.25	442,321.64	417,669.30	381,214.17	356,811.59	327,330.61	347,662.68	
3 Activos Líquidos	2,866.66	2,841.99	314,623.92	361,656.47	315,630.94	284,090.41	342,939.48	313,497.73	334,208.86	
4 Total de Préstamos	94,712.44	76,880.71	119,501.79	22,583.84	7,697.72	6,961.39	6,511.70	6,884.45	6,680.25	
5 Locales	94,712.44	76,880.71	19,776.16	1,021.48	-3.79	0.06	0.03	0.02	-0.00	
6 Extranjeros	0.00	0.00	99,725.63	21,562.35	7,701.51	6,961.33	6,511.67	6,884.43	6,680.25	
7 Total de Inversiones	15,000.00	15,000.00	1,500.00	0.00	0.00	0.00	0.00	0.00	0.00	
8 Total de Depósitos	213,242.12	26,243.91	424,237.79	422,125.03	398,940.99	362,666.77	338,852.35	309,216.69	330,318.90	
9 Locales	213,242.12	26,243.91	6,110.90	5,840.69	4,494.35	3,200.13	2,853.90	2,749.30	2,177.62	
10 Depósitos de Oficiales	22.05	17.35	39.92	29.31	9.58	28.19	28.48	7.61	44.89	
11 Depósitos de Particulares	20,532.18	10,154.47	5,682.13	5,811.39	4,484.77	3,171.94	2,825.42	2,741.69	2,132.73	
12 Depósitos de Bancos	192,687.89	16,072.08	388.85	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	0.00	0.00	418,126.89	416,284.33	394,446.64	359,466.65	335,998.45	306,467.38	328,141.28	
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	416,885.93	415,527.57	393,799.67	358,058.60	334,338.23	305,337.31	325,750.69	
16 Depósitos de Bancos	0.00	0.00	1,240.96	756.76	646.97	1,408.04	1,660.23	1,130.07	2,390.58	
17 Patrimonio Total	12,000.00	11,964.36	12,848.02	16,598.49	15,000.00	15,080.98	14,971.62	14,787.92	14,548.70	
18 PROMEDIO (12 MESES)										
19 Total de Activos	292,323.78	166,871.84	348,854.19	326,416.51	323,005.97	241,515.98	400,415.92	384,826.13	382,665.99	
20 Activos Generadores de Ingresos	112,446.87	95,205.91	111,972.14	55,706.76	58,705.08	49,421.05	63,756.75	14,734.14	7,188.99	
21 Total de Prestamos	99,288.87	85,647.91	104,222.14	48,206.76	51,205.08	41,921.05	63,006.75	14,734.14	7,188.99	
22 Total de Inversiones	13,158.00	9,558.00	7,750.00	7,500.00	7,500.00	7,500.00	750.00	0.00	0.00	
23 Patrimonio Total	11,567.25	11,547.20	10,680.64	13,299.24	13,500.00	13,522.67	13,909.82	15,693.20	14,774.35	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	4,667.25	755.92	10,475.11	12,503.26	14,004.85	1,173.81	2,326.88	3,608.53	5,318.72	
26 Egreso de Operaciones	3,649.12	293.65	7,393.85	9,012.26	9,848.01	716.41	1,388.41	2,198.29	3,287.09	



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27 Ingreso Neto de Intereses	1,018.13	462.27	3,081.25	3,491.00	4,156.84	457.40	938.47	1,410.24	2,031.63	
28 Otros Ingresos	418.58	123.30	3,433.05	5,031.16	6,700.81	1,325.55	1,940.16	2,804.62	3,540.35	
29 Ingreso de Operaciones	1,436.71	585.57	6,514.30	8,522.16	10,857.65	1,782.95	2,878.63	4,214.86	5,571.98	
30 Egresos Generales	1,658.27	567.92	4,930.09	7,050.28	10,930.78	1,667.01	2,875.74	4,221.54	5,780.65	
31 Utilidad Antes de Provisiones	-221.56	17.65	1,584.21	1,471.87	-73.13	115.94	2.89	-6.68	-208.67	
32 Utilidad del Periodo	-2,000.00	-35.64	848.02	1,598.49	72.90	80.98	-28.38	-212.08	-451.30	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	1,875.47	1,969.15	5,241.51	4,693.01	129.15	125.00	124.30	126.89	139.29	
35 Total Provisiones Para Préstamos	1,992.23	2,176.98	4,458.47	2,363.11	77.75	68.19	64.50	60.81	101.77	
36 Préstamos Vencidos / Préstamos Totales (%)	1.98	2.56	4.39	20.78	1.68	1.80	1.91	1.84	2.09	
37 Provisiones / Préstamos Vencidos (%)	106.23	110.55	85.06	50.35	60.20	54.55	51.90	47.92	73.07	
38 Provisiones Para Préstamos / Préstamos Totales (%)	2.10	2.83	3.73	10.46	1.01	0.98	0.99	0.88	1.52	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	5.26	11.75	2.89	3.75	3.59	3.96	4.20	4.52	4.18	
41 Patrimonio / Activos Generadores de Ing. (%)	10.94	13.02	10.62	73.50	194.86	216.64	229.92	214.80	217.79	
42 Patrimonio / Préstamos Totales (%)	12.67	15.56	10.75	73.50	194.86	216.64	229.92	214.80	217.79	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	1.34	10.83	74.16	85.68	79.12	78.33	101.21	101.38	101.18	
45 Activos Líquidos / Activos Totales (%)	1.26	2.79	70.86	81.76	75.57	74.52	96.11	95.77	96.13	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	8.38	67.99	74.52	85.68	79.12	78.33	101.21	101.38	101.18	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-1.78	-0.15	1.51	3.83	0.12	0.66	-0.09	-1.92	-6.28	
49 Utilidad Neta / Total de Activos (Promedio) (%)	-0.68	-0.09	0.49	0.65	0.02	0.13	-0.01	-0.07	-0.12	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	-17.29	-1.23	15.88	16.03	0.54	2.40	-0.41	-1.80	-3.05	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.15	3.18	18.71	29.93	23.86	9.50	7.30	32.65	73.98	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.25	1.23	13.21	21.57	16.78	5.80	4.36	19.89	45.72	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.91	1.94	5.50	8.36	7.08	3.70	2.94	12.76	28.26	
54 Egresos Generales / Ingresos de Operaciones (%)	115.42	96.99	75.68	82.73	100.67	93.50	99.90	100.16	103.75	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.37	0.52	6.13	12.04	11.41	10.73	6.09	25.38	49.25	
56 PRODUCTIVIDAD										
57 Número de Empleados	17.00	16.00	98.00	75.00	63.00	48.00	48.00	48.00	49.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	5,571.32	4,805.04	1,219.41	301.12	122.19	145.03	135.66	143.43	136.33	
60 Depósitos Totales / Empleados	12,543.65	1,640.24	4,328.96	5,628.33	6,332.40	7,555.56	7,059.42	6,442.01	6,741.20	
61 Utilidad Neta / Empleados	-117.65	-2.23	8.65	21.31	1.16	1.69	-0.59	-4.42	-9.21	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-35.91	-56.10	75.03	110.12	82.91	274.41	-19.64	-26.00	-16.76	
64 Préstamos (%)	-8.81	-18.57	34.36	-69.41	-91.87	-90.95	-94.55	-69.52	-13.22	
65 Locales (%)	-8.81	-18.57	-77.77	-98.62	-100.00	-100.00	-100.00	-100.00	-99.88	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	-93.47	-68.07	-13.26	
67 Depósitos (%)	-37.79	-88.00	74.53	112.98	87.08	1,281.91	-20.13	-26.75	-17.20	
68 Locales (%)	-37.79	-88.00	-97.49	-97.05	-97.89	-87.81	-53.30	-52.93	-51.55	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	-19.64	-26.38	-16.81	
70 Patrimonio (%)	7.77	7.50	50.92	65.98	25.00	26.05	16.53	-10.91	-3.01	
71 Utilidad Neta (%)	131.08	-95.90	-124.32	-179.92	-103.64	-327.23	-103.35	-113.27	-719.08	