



**GNB Sudameris Bank, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	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	73,082.83	81,663.70	82,886.79	87,146.37	84,200.83	86,721.20	107,224.54	124,876.38	144,220.54	
3 Activos Líquidos	18,888.43	11,778.56	12,963.74	4,444.22	4,525.81	2,042.74	5,047.57	13,057.79	97,264.39	
4 Total de Préstamos	16,241.61	21,313.55	21,450.40	1,594.38	143.52	461.17	14,614.13	22,707.45	8,740.93	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	16,241.61	21,313.55	21,450.40	1,594.38	143.52	461.17	14,614.13	22,707.45	8,740.93	
7 Total de Inversiones	37,539.95	47,425.48	47,400.00	79,700.00	79,110.64	83,036.02	83,551.02	82,051.02	34,846.90	
8 Total de Depósitos	63,108.79	72,169.76	70,881.14	74,879.15	72,630.23	75,811.39	97,581.78	114,753.51	135,645.75	
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13 Extranjeros	63,108.79	72,169.76	70,881.14	74,879.15	72,630.23	75,811.39	97,581.78	114,753.51	135,645.75	
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	19,959.71	26,035.40	28,433.87	25,701.49	25,447.82	28,793.53	43,607.95	57,339.79	77,188.81	
16 Depósitos de Bancos	43,149.07	46,134.36	42,447.26	49,177.66	47,182.40	47,017.85	53,973.83	57,413.72	58,456.94	
17 Patrimonio Total	8,627.93	8,156.78	8,535.43	8,820.43	8,113.49	8,404.42	8,760.95	9,131.90	8,005.10	
18 PROMEDIO (12 MESES)										
19 Total de Activos	80,278.29	84,998.72	79,850.43	88,276.58	78,641.83	84,192.45	95,055.66	106,011.38	114,210.69	
20 Activos Generadores de Ingresos	65,297.01	77,350.10	68,147.72	82,777.20	66,517.86	76,118.11	83,507.78	93,026.43	61,420.99	
21 Total de Prestamos	21,485.16	20,894.53	19,517.93	13,758.10	8,192.57	10,887.36	18,032.27	12,150.92	4,442.22	
22 Total de Inversiones	43,811.86	56,455.57	48,629.78	69,019.10	58,325.29	65,230.75	65,475.51	80,875.51	56,978.77	
23 Patrimonio Total	13,240.11	11,847.16	8,752.73	8,261.87	8,370.71	8,280.60	8,648.19	8,976.16	8,059.30	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	5,045.99	990.02	2,388.63	3,793.96	5,175.84	1,410.61	3,010.17	4,813.48	6,220.27	
26 Egreso de Operaciones	4,099.38	988.03	1,959.99	2,958.56	4,057.75	993.87	2,103.50	3,265.03	4,598.57	



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27 Ingreso Neto de Intereses	946.61	1.98	428.65	835.41	1,118.09	416.74	906.67	1,548.44	1,621.69	
28 Otros Ingresos	1,713.37	365.14	553.24	589.44	1,832.97	44.39	161.52	209.72	2,655.00	
29 Ingreso de Operaciones	2,659.98	367.12	981.89	1,424.84	2,951.05	461.13	1,068.19	1,758.16	4,276.70	
30 Egresos Generales	683.73	248.87	484.98	642.94	876.09	170.21	420.74	739.75	1,005.50	
31 Utilidad Antes de Provisiones	1,976.25	118.26	496.90	781.90	2,074.97	290.93	647.45	1,018.41	3,271.20	
32 Utilidad del Periodo	1,890.83	118.26	496.90	781.90	2,074.97	290.93	647.45	1,018.41	3,221.61	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	267.60	267.60	187.50	182.50	182.50	177.51	177.51	177.51	273.19	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.65	1.26	0.87	11.45	127.16	38.49	1.21	0.78	3.13	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	11.81	9.99	10.30	10.12	9.64	9.69	8.17	7.31	5.55	
41 Patrimonio / Activos Generadores de Ing. (%)	16.04	11.87	12.40	10.85	10.24	10.07	8.92	8.72	18.37	
42 Patrimonio / Préstamos Totales (%)	53.12	38.27	39.79	553.22	5,653.33	1,822.39	59.95	40.22	91.58	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	29.93	16.32	18.29	5.94	6.23	2.69	5.17	11.38	71.70	
45 Activos Líquidos / Activos Totales (%)	25.85	14.42	15.64	5.10	5.38	2.36	4.71	10.46	67.44	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	89.41	82.03	85.16	112.37	115.15	112.22	90.79	82.88	97.39	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.90	0.61	1.46	1.26	3.12	1.53	1.55	1.46	5.25	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.36	0.56	1.24	1.18	2.64	1.38	1.36	1.28	2.82	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	14.28	3.99	11.35	12.62	24.79	14.05	14.97	15.13	39.97	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.73	5.12	7.01	6.11	7.78	7.41	7.21	6.90	10.13	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.28	5.11	5.75	4.77	6.10	5.22	5.04	4.68	7.49	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.45	0.01	1.26	1.35	1.68	2.19	2.17	2.22	2.64			
54 Egresos Generales / Ingresos de Operaciones (%)	25.70	67.79	49.39	45.12	29.69	36.91	39.39	42.08	23.51			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.62	1.89	1.62	0.95	2.76	0.23	0.39	0.30	4.32			
56 PRODUCTIVIDAD												
57 Número de Empleados	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	11.00			
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	2,706.94	3,552.26	3,575.07	265.73	23.92	76.86	2,435.69	3,784.58	794.63			
60 Depósitos Totales / Empleados	10,518.13	12,028.29	11,813.52	12,479.86	12,105.04	12,635.23	16,263.63	19,125.59	12,331.43			
61 Utilidad Neta / Empleados	315.14	19.71	82.82	130.32	345.83	48.49	107.91	169.73	292.87			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-16.45	-7.55	7.91	-2.53	15.21	6.19	29.36	43.29	71.28			
64 Préstamos (%)	-39.24	4.09	21.98	-93.85	-99.12	-97.84	-31.87	1,324.21	5,990.51			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	-39.24	4.09	21.98	-93.85	-99.12	-97.84	-31.87	1,324.21	5,990.51			
67 Depósitos (%)	-7.44	1.44	7.13	-6.83	15.09	5.05	37.67	53.25	86.76			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	-7.44	1.44	7.13	-6.83	15.09	5.05	37.67	53.25	86.76			
70 Patrimonio (%)	-51.67	-47.50	-4.84	14.50	-5.96	3.04	2.64	3.53	-1.34			
71 Utilidad Neta (%)	0.00	2.84	55.87	36.68	9.74	146.01	30.30	30.25	55.26			