



Banque Sudameris 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	466,229.71	360,749.23	257,357.71	176,646.84	176,067.24	141,505.12	118,966.23	49,973.24	17,572.70	
3 Activos Líquidos	141,450.01	101,637.41	97,652.06	111,774.38	123,574.81	107,758.03	98,156.85	41,356.61	17,097.61	
4 Total de Préstamos	272,580.52	228,369.07	133,943.71	47,332.98	37,678.23	18,889.46	12,003.24	6,247.89	0.00	
5 Locales	20,399.48	17,984.17	17,396.91	18,569.63	15,723.29	9,737.14	2,995.41	2,847.89	0.00	
6 Extranjeros	252,181.04	210,384.90	116,546.80	28,763.35	21,954.94	9,152.33	9,007.82	3,400.00	0.00	
7 Total de Inversiones	32,956.63	21,164.95	14,942.76	11,674.06	11,674.06	10,331.04	1,872.35	0.00	0.00	
8 Total de Depósitos	444,640.08	333,799.42	232,949.09	156,205.62	158,068.99	121,085.07	100,053.40	31,602.96	746.41	
9 Locales	40,770.05	30,604.55	33,413.17	29,684.70	18,271.24	23,900.23	16,358.49	7,830.21	2.97	
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	28,423.08	22,577.84	24,580.24	26,118.64	17,695.57	23,323.27	15,780.25	7,830.21	2.97	
12 Depósitos de Bancos	12,346.97	8,026.71	8,832.93	3,566.06	575.67	576.96	578.24	0.00	0.00	
13 Extranjeros	403,870.03	303,194.87	199,535.92	126,520.92	139,797.75	97,184.85	83,694.92	23,772.75	743.44	
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	146,251.01	99,453.69	97,773.95	95,061.17	91,815.77	87,166.90	75,480.67	19,887.46	743.44	
16 Depósitos de Bancos	257,619.02	203,741.18	101,761.97	31,459.75	47,981.98	10,017.95	8,214.24	3,885.29	0.00	
17 Patrimonio Total	10,000.00	11,081.49	12,566.18	10,000.00	10,000.00	10,000.00	10,000.00	10,978.95	14,425.34	
18 PROMEDIO (12 MESES)										
19 Total de Activos	678,044.72	560,104.71	530,511.06	427,938.67	321,148.47	251,127.18	188,161.97	113,310.04	96,819.97	
20 Activos Generadores de Ingresos	379,637.49	373,770.74	334,782.07	201,249.04	177,444.71	139,377.26	81,381.03	32,627.46	24,676.14	
21 Total de Prestamos	325,394.47	313,526.15	261,025.79	173,177.74	155,129.37	123,629.27	72,973.47	26,790.44	18,839.11	
22 Total de Inversiones	54,243.03	60,244.59	73,756.28	28,071.30	22,315.34	15,747.99	8,407.55	5,837.03	5,837.03	
23 Patrimonio Total	11,324.33	11,641.57	10,689.29	8,745.06	10,000.00	10,540.75	11,283.09	10,489.47	12,212.67	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	24,961.40	3,075.65	5,683.13	7,264.54	8,235.34	825.61	1,490.65	1,858.47	1,943.90	
26 Egreso de Operaciones	16,377.75	1,600.21	2,714.71	3,417.10	3,905.35	437.65	782.57	1,165.85	1,229.49	



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27 Ingreso Neto de Intereses	8,583.65	1,475.45	2,968.43	3,847.44	4,329.99	387.96	708.08	692.62	714.41	
28 Otros Ingresos	16,893.13	3,348.42	7,040.18	13,094.16	13,609.96	6,481.98	9,453.25	11,583.08	13,096.88	
29 Ingreso de Operaciones	25,476.78	4,823.87	10,008.61	16,941.60	17,939.95	6,869.94	10,161.32	12,275.70	13,811.29	
30 Egresos Generales	13,220.34	1,737.06	3,907.91	5,494.70	6,631.31	1,276.73	3,276.93	5,601.74	4,885.56	
31 Utilidad Antes de Provisiones	12,256.45	3,086.81	6,100.70	11,446.91	11,308.64	5,593.21	6,884.39	6,673.95	8,925.73	
32 Utilidad del Periodo	-16,648.31	-16,945.88	-19,971.19	-25,085.83	-25,537.37	-1,179.77	-88.60	978.95	4,425.34	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	9,900.31	9,000.00	5,483.91	8,742.96	8,736.51	3,736.51	3,562.96	3,562.96	1,867.80	
35 Total Provisiones Para Préstamos	16,390.18	18,739.52	23,620.80	22,739.21	24,773.50	11,518.49	11,518.49	9,592.89	1,867.80	
36 Préstamos Vencidos / Préstamos Totales (%)	3.63	3.94	4.09	18.47	23.19	19.78	29.68	57.03	0.00	
37 Provisiones / Préstamos Vencidos (%)	165.55	208.22	430.73	260.09	283.56	308.27	323.28	269.24	100.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	6.01	8.21	17.63	48.04	65.75	60.98	95.96	153.54	0.00	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	2.14	3.07	4.88	5.66	5.68	7.07	8.41	21.97	82.09	
41 Patrimonio / Activos Generadores de Ing. (%)	3.27	4.44	8.44	16.95	20.26	34.22	72.07	175.72	0.00	
42 Patrimonio / Préstamos Totales (%)	3.67	4.85	9.38	21.13	26.54	52.94	83.31	175.72	0.00	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	31.81	30.45	41.92	71.56	78.18	88.99	98.10	130.86	2,290.64	
45 Activos Líquidos / Activos Totales (%)	30.34	28.17	37.94	63.28	70.19	76.15	82.51	82.76	97.30	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	39.22	36.79	48.33	79.03	85.56	97.53	99.98	130.86	2,290.64	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-4.39	-18.14	-11.93	-16.62	-14.39	-3.39	-0.22	4.00	17.93	
49 Utilidad Neta / Total de Activos (Promedio) (%)	-2.46	-12.10	-7.53	-7.82	-7.95	-1.88	-0.09	1.15	4.57	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	-147.01	-582.25	-373.67	-382.48	-255.37	-44.77	-1.57	12.44	36.24	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.58	3.29	3.40	4.81	4.64	2.37	3.66	7.59	7.88	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.31	1.71	1.62	2.26	2.20	1.26	1.92	4.76	4.98	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.26	1.58	1.77	2.55	2.44	1.11	1.74	2.83	2.90			
54 Egresos Generales / Ingresos de Operaciones (%)	51.89	36.01	39.05	32.43	36.96	18.58	32.25	45.63	35.37			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	4.45	3.58	4.21	8.68	7.67	18.60	23.23	47.33	53.08			
56 PRODUCTIVIDAD												
57 Número de Empleados	57.00	57.00	57.00	56.00	56.00	56.00	56.00	28.00	27.00			
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	4,782.11	4,006.47	2,349.89	845.23	672.83	337.31	214.34	223.14	0.00			
60 Depósitos Totales / Empleados	7,800.70	5,856.13	4,086.83	2,789.39	2,822.66	2,162.23	1,786.67	1,128.68	27.64			
61 Utilidad Neta / Empleados	-292.08	-297.30	-350.37	-447.96	-456.02	-21.07	-1.58	34.96	163.90			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	-47.61	-52.50	-67.98	-73.99	-62.24	-60.77	-53.77	-71.71	-90.02			
64 Préstamos (%)	-27.93	-42.72	-65.49	-84.17	-86.18	-91.73	-91.04	-86.80	0.00			
65 Locales (%)	-3.98	-7.83	-15.61	-9.72	-22.92	-45.86	-82.78	-84.66	0.00			
66 Extranjeros (%)	-29.35	-44.51	-68.29	-89.67	-91.29	-95.65	-92.27	-88.18	0.00			
67 Depósitos (%)	-48.57	-54.68	-70.19	-76.27	-64.45	-63.73	-57.05	-79.77	-99.53			
68 Locales (%)	-74.24	-79.56	-71.91	-77.85	-55.18	-21.91	-51.04	-73.62	-99.98			
69 Extranjeros (%)	-42.82	-48.33	-69.88	-75.87	-65.39	-67.95	-58.06	-81.21	-99.47			
70 Patrimonio (%)	-20.94	-9.18	42.60	33.51	0.00	-9.76	-20.42	9.79	44.25			
71 Utilidad Neta (%)	2,098.32	-869.69	1,581.64	899.48	53.39	-93.04	-99.56	-103.90	-117.33			