



**Wall Street Bank, S.A.**  
**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	138,755.85	146,234.81	153,508.76	152,881.93	151,802.65	133,425.10	168,802.24	0.00	0.00	
3 Activos Líquidos	14,031.00	13,006.32	15,016.33	5,102.23	9,442.00	9,732.59	5,392.01	0.00	0.00	
4 Total de Préstamos	655.29	593.09	707.86	742.00	648.40	3,498.14	3,398.05	0.00	0.00	
5 Locales	459.29	397.09	511.86	546.00	452.40	3,302.14	3,398.05	0.00	0.00	
6 Extranjeros	196.00	196.00	196.00	196.00	196.00	196.00	0.00	0.00	0.00	
7 Total de Inversiones	120,431.25	127,303.05	123,772.18	135,878.65	136,663.86	104,513.31	140,328.41	0.00	0.00	
8 Total de Depósitos	68,571.12	63,289.79	64,929.29	54,944.80	61,869.90	87,463.29	29,994.15	0.00	0.00	
9 Locales	59,810.60	52,534.18	51,714.15	46,301.34	54,840.92	72,802.97	29,221.16	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	48,884.17	42,033.92	38,991.38	34,769.50	39,735.24	38,191.98	23,337.16	0.00	0.00	
12 Depósitos de Bancos	10,926.43	10,500.26	12,722.77	11,531.84	15,105.68	34,610.99	5,884.00	0.00	0.00	
13 Extranjeros	8,760.52	10,755.61	13,215.13	8,643.45	7,028.97	14,660.32	772.99	0.00	0.00	
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	6,760.52	6,755.61	9,215.13	4,635.94	4,021.45	13,652.79	772.99	0.00	0.00	
16 Depósitos de Bancos	2,000.00	4,000.00	4,000.00	4,007.51	3,007.52	1,007.53	0.00	0.00	0.00	
17 Patrimonio Total	24,361.61	27,343.84	29,784.01	28,613.96	25,338.14	27,671.67	26,575.53	0.00	0.00	
18 PROMEDIO (12 MESES)										
19 Total de Activos	138,998.17	148,829.35	143,309.25	136,258.37	145,279.25	139,829.96	161,155.50	76,440.96	0.00	
20 Activos Generadores de Ingresos	124,090.93	130,215.99	119,763.76	121,376.37	129,199.41	117,953.79	134,103.25	68,310.32	0.00	
21 Total de Prestamos	2,001.77	1,182.70	1,296.81	720.66	651.85	2,045.62	2,052.96	371.00	0.00	
22 Total de Inversiones	122,089.16	129,033.29	118,466.94	120,655.72	128,547.56	115,908.18	132,050.30	67,939.32	0.00	
23 Patrimonio Total	24,609.45	26,554.87	25,748.22	24,685.25	24,849.88	27,507.75	28,179.77	14,306.98	0.00	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	9,976.48	2,261.97	4,442.50	6,643.60	8,843.40	1,910.52	3,883.84	4,560.43	0.00	
26 Egreso de Operaciones	4,709.60	1,088.24	2,046.17	2,942.10	3,775.15	755.62	1,302.89	1,466.25	0.00	



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27 Ingreso Neto de Intereses	5,266.89	1,173.73	2,396.33	3,701.49	5,068.25	1,154.91	2,580.95	3,094.18	0.00	
28 Otros Ingresos	4,200.38	1,000.03	4,260.88	4,821.35	5,580.62	2,010.08	3,039.53	3,236.09	0.00	
29 Ingreso de Operaciones	9,467.27	2,173.75	6,657.21	8,522.84	10,648.87	3,164.99	5,620.48	6,330.27	0.00	
30 Egresos Generales	5,045.88	1,135.70	1,891.83	2,739.79	3,471.31	828.91	1,584.49	1,656.95	0.00	
31 Utilidad Antes de Provisiones	4,421.38	1,038.06	4,765.37	5,783.05	7,177.56	2,336.08	4,035.99	4,673.32	0.00	
32 Utilidad del Periodo	4,304.96	1,034.86	4,647.33	5,401.15	6,795.66	2,311.08	4,010.99	4,648.32	0.00	
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	8.00	11.20	11.20	11.20	11.20	36.20	53.70	0.00	0.00	
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 (%)	1.22	1.89	1.58	1.51	1.73	1.03	1.58	0.00	0.00	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	17.56	18.70	19.40	18.72	16.69	20.74	15.74	0.00	0.00	
41 Patrimonio / Activos Generadores de Ing. (%)	20.12	21.38	23.93	20.94	18.45	25.62	18.49	0.00	0.00	
42 Patrimonio / Préstamos Totales (%)	3,717.66	4,610.37	4,207.59	3,856.33	3,907.78	791.04	782.08	0.00	0.00	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	20.46	20.55	23.13	9.29	15.26	11.13	17.98	0.00	0.00	
45 Activos Líquidos / Activos Totales (%)	10.11	8.89	9.78	3.34	6.22	7.29	3.19	0.00	0.00	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	196.09	221.69	213.75	256.59	236.15	130.62	485.83	0.00	0.00	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.47	3.18	7.76	5.93	5.26	7.84	5.98	9.07	0.00	
49 Utilidad Neta / Total de Activos (Promedio) (%)	3.10	2.78	6.49	5.29	4.68	6.61	4.98	8.11	0.00	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	17.49	15.59	36.10	29.17	27.35	33.61	28.47	43.32	0.00	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.04	6.95	7.42	7.30	6.84	6.48	5.79	8.90	0.00	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.80	3.34	3.42	3.23	2.92	2.56	1.94	2.86	0.00	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.24	3.61	4.00	4.07	3.92	3.92	3.85	6.04	0.00	
54 Egresos Generales / Ingresos de Operaciones (%)	53.30	52.25	28.42	32.15	32.60	26.19	28.19	26.17	0.00	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.38	3.07	7.12	5.30	4.32	6.82	4.53	6.32	0.00	
56 PRODUCTIVIDAD										
57 Número de Empleados	6.00	6.00	38.00	39.00	39.00	38.00	36.00	1.00	0.00	
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	109.22	98.85	18.63	19.03	16.63	92.06	94.39	0.00	0.00	
60 Depósitos Totales / Empleados	11,428.52	10,548.30	1,708.67	1,408.84	1,586.41	2,301.67	833.17	0.00	0.00	
61 Utilidad Neta / Empleados	717.49	172.48	122.30	138.49	174.25	60.82	111.42	4,648.32	0.00	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-0.35	-3.43	15.32	27.79	9.40	-8.76	9.96	0.00	0.00	
64 Préstamos (%)	-80.43	-66.54	-62.46	6.10	-1.05	489.81	380.04	0.00	0.00	
65 Locales (%)	-86.17	-76.56	-69.19	14.91	-1.50	731.58	563.86	0.00	0.00	
66 Extranjeros (%)	595.55	150.71	-12.57	-12.57	0.00	0.00	0.00	0.00	0.00	
67 Depósitos (%)	-26.89	-27.26	-24.20	-33.32	-9.77	38.19	-53.80	0.00	0.00	
68 Locales (%)	-27.43	-31.15	-30.41	-35.88	-8.31	38.58	-43.49	0.00	0.00	
69 Extranjeros (%)	-22.99	0.53	16.56	-15.18	-19.77	36.30	-94.15	0.00	0.00	
70 Patrimonio (%)	-1.99	6.12	37.17	37.86	4.01	1.20	-10.77	0.00	0.00	
71 Utilidad Neta (%)	62.06	-9.09	690.38	306.83	57.86	123.32	-13.69	-13.94	0.00	