



GNB Sudameris Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	84,200.83	86,721.20	107,224.54	124,876.38	143,579.22	156,609.56	141,402.27	154,928.66	200,074.89	
3 Activos Líquidos	4,525.81	2,042.74	5,047.57	13,057.79	97,264.39	8,855.38	17,094.49	9,100.51	16,278.57	
4 Total de Préstamos	143.52	461.17	14,614.13	22,707.45	8,740.93	23,421.61	27,754.63	47,698.16	20,386.93	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	143.52	461.17	14,614.13	22,707.45	8,740.93	23,421.61	27,754.63	47,698.16	20,386.93	
7 Total de Inversiones	79,110.64	83,036.02	83,551.02	82,051.02	34,205.58	118,830.14	92,624.56	93,527.26	161,437.70	
8 Total de Depósitos	72,630.23	75,811.39	97,581.78	114,753.51	135,645.75	138,351.51	121,787.55	120,475.46	165,494.37	
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	72,630.23	75,811.39	97,581.78	114,753.51	135,645.75	138,351.51	121,787.55	120,475.46	165,494.37	
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	25,447.82	28,793.53	43,607.95	57,339.79	77,188.81	68,140.77	70,778.04	65,938.07	95,468.39	
16 Depósitos de Bancos	47,182.40	47,017.85	53,973.83	57,413.72	58,456.94	70,210.74	51,009.51	54,537.39	70,025.98	
17 Patrimonio Total	8,113.49	8,404.42	8,760.95	9,131.90	7,363.78	17,550.22	18,750.60	18,620.10	18,415.09	
18 PROMEDIO (12 MESES)										
19 Total de Activos	78,641.83	84,192.45	95,055.66	106,011.38	113,890.03	121,665.38	124,313.40	139,902.52	171,827.06	
20 Activos Generadores de Ingresos	66,517.86	76,118.11	83,507.78	93,026.43	61,100.33	112,874.47	109,272.17	122,991.94	112,385.57	
21 Total de Prestamos	8,192.57	10,887.36	18,032.27	12,150.92	4,442.22	11,941.39	21,184.38	35,202.81	14,563.93	
22 Total de Inversiones	58,325.29	65,230.75	65,475.51	80,875.51	56,658.11	100,933.08	88,087.79	87,789.14	97,821.64	
23 Patrimonio Total	8,370.71	8,280.60	8,648.19	8,976.16	7,738.64	12,977.32	13,755.77	13,876.00	12,889.43	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	5,175.84	1,410.61	3,010.17	4,813.48	6,220.27	1,975.25	3,972.88	5,771.46	7,348.34	
26 Egreso de Operaciones	4,057.75	993.87	2,103.50	3,265.03	4,598.57	1,483.45	2,921.50	4,374.28	6,185.10	



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27 Ingreso Neto de Intereses	1,118.09	416.74	906.67	1,548.44	1,621.69	491.80	1,051.38	1,397.17	1,163.23	
28 Otros Ingresos	1,832.97	44.39	161.52	209.72	2,655.00	118.91	1,255.19	1,116.50	6,845.51	
29 Ingreso de Operaciones	2,951.05	461.13	1,068.19	1,758.16	4,276.70	610.71	2,306.57	2,513.68	8,008.74	
30 Egresos Generales	876.09	170.21	420.74	739.75	1,646.82	424.27	765.05	983.30	3,513.63	
31 Utilidad Antes de Provisiones	2,074.97	290.93	647.45	1,018.41	2,629.88	186.44	1,541.52	1,530.38	4,495.11	
32 Utilidad del Periodo	2,074.97	290.93	647.45	1,018.41	2,580.29	186.44	1,386.82	1,256.32	4,495.11	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.54	0.00	
35 Total Provisiones Para Préstamos	182.50	177.51	177.51	177.51	273.19	277.84	457.21	494.47	260.65	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,941.85	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	127.16	38.49	1.21	0.78	3.13	1.19	1.65	1.04	1.28	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.64	9.69	8.17	7.31	5.13	11.21	13.26	12.02	9.20	
41 Patrimonio / Activos Generadores de Ing. (%)	10.24	10.07	8.92	8.72	17.15	12.34	15.58	13.18	10.13	
42 Patrimonio / Préstamos Totales (%)	5,653.33	1,822.39	59.95	40.22	84.24	74.93	67.56	39.04	90.33	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	6.23	2.69	5.17	11.38	71.70	6.40	14.04	7.55	9.84	
45 Activos Líquidos / Activos Totales (%)	5.38	2.36	4.71	10.46	67.74	5.65	12.09	5.87	8.14	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	115.15	112.22	90.79	82.88	96.92	92.29	90.09	85.19	107.39	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.12	1.53	1.55	1.46	4.22	0.66	2.54	1.36	4.00	
49 Utilidad Neta / Total de Activos (Promedio) (%)	2.64	1.38	1.36	1.28	2.27	0.61	2.23	1.20	2.62	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	24.79	14.05	14.97	15.13	33.34	5.75	20.16	12.07	34.87	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.78	7.41	7.21	6.90	10.18	7.00	7.27	6.26	6.54	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.10	5.22	5.04	4.68	7.53	5.26	5.35	4.74	5.50	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.68	2.19	2.17	2.22	2.65	1.74	1.92	1.51	1.04	
54 Egresos Generales / Ingresos de Operaciones (%)	29.69	36.91	39.39	42.08	38.51	69.47	33.17	39.12	43.87	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.76	0.23	0.39	0.30	4.35	0.42	2.30	1.21	6.09	
56 PRODUCTIVIDAD										
57 Número de Empleados	6.00	6.00	6.00	6.00	11.00	13.00	15.00	15.00	15.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	23.92	76.86	2,435.69	3,784.58	794.63	1,801.66	1,850.31	3,179.88	1,359.13	
60 Depósitos Totales / Empleados	12,105.04	12,635.23	16,263.63	19,125.59	12,331.43	10,642.42	8,119.17	8,031.70	11,032.96	
61 Utilidad Neta / Empleados	345.83	48.49	107.91	169.73	234.57	14.34	92.45	83.75	299.67	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	15.21	6.19	29.36	43.29	70.52	80.59	31.87	24.07	39.35	
64 Préstamos (%)	-99.12	-97.84	-31.87	1,324.21	5,990.51	4,978.68	89.92	110.06	133.24	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	-99.12	-97.84	-31.87	1,324.21	5,990.51	4,978.68	89.92	110.06	133.24	
67 Depósitos (%)	15.09	5.05	37.67	53.25	86.76	82.49	24.81	4.99	22.00	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	15.09	5.05	37.67	53.25	86.76	82.49	24.81	4.99	22.00	
70 Patrimonio (%)	-5.96	3.04	2.64	3.53	-9.24	108.82	114.02	103.90	150.08	
71 Utilidad Neta (%)	9.74	146.01	30.30	30.25	24.35	-35.92	114.20	23.36	74.21	