



GNB Sudameris Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	195,016.30	242,519.44	243,346.16	216,671.75	221,032.23	247,960.27	245,070.28	266,391.20	286,775.78	
Activos Líquidos	4,544.64	21,836.63	4,571.53	13,945.90	24,514.35	36,600.59	50,374.31	74,446.24	80,081.49	
Total de Préstamos	46,176.80	71,163.22	86,225.87	48,783.63	27,220.80	38,433.80	18,077.08	12,822.53	12,850.00	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	46,176.80	71,163.22	86,225.87	48,783.63	27,220.80	38,433.80	18,077.08	12,822.53	12,850.00	
Total de Inversiones	141,997.37	145,012.46	148,909.97	151,926.17	168,007.46	171,502.00	175,318.74	178,337.50	193,158.05	
Total de Depósitos	171,950.75	218,218.06	222,620.18	196,280.75	192,175.42	218,928.92	215,330.00	236,229.97	245,507.93	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	171,950.75	218,218.06	222,620.18	196,280.75	192,175.42	218,928.92	215,330.00	236,229.97	245,507.93	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	76,395.86	78,114.67	76,852.58	91,735.87	104,675.12	126,435.58	113,621.63	135,002.92	164,625.10	
Depósitos de Bancos	95,554.89	140,103.39	145,767.60	104,544.88	87,500.30	92,493.34	101,708.38	101,227.05	80,882.83	
Patrimonio Total	21,973.09	22,967.39	19,240.39	19,073.54	27,491.17	27,435.73	27,953.38	27,998.04	39,656.32	
PROMEDIO (12 MESES)										
Total de Activos	195,281.12	202,736.58	208,346.02	206,192.96	208,024.26	245,239.86	244,208.22	241,531.48	253,904.01	
Activos Generadores de Ingresos	183,345.90	185,556.66	199,192.20	189,846.90	191,701.21	213,055.74	214,265.83	195,934.91	200,618.15	
Total de Prestamos	33,381.87	48,759.38	59,377.97	47,489.04	36,698.80	54,798.51	52,151.48	30,803.08	20,035.40	
Total de Inversiones	149,964.03	136,797.29	139,814.23	142,357.86	155,002.41	158,257.23	162,114.36	165,131.83	180,582.75	
Patrimonio Total	17,951.62	17,813.15	15,904.77	18,000.15	24,732.13	25,201.56	23,596.89	23,535.79	33,573.74	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	2,584.40	1,437.08	2,998.09	4,199.75	5,052.30	829.74	1,559.42	2,239.87	2,928.54	
Egreso de Operaciones	9,298.92	3,152.80	6,559.56	9,650.03	12,402.95	2,743.23	5,501.33	8,167.03	10,827.20	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	-6,714.53	-1,715.73	-3,561.47	-5,450.28	-7,350.65	-1,913.49	-3,941.90	-5,927.16	-7,898.66
Otros Ingresos	14,565.58	3,087.47	5,910.56	9,764.51	12,051.29	3,782.82	8,128.89	11,867.15	14,122.32
Ingreso de Operaciones	7,851.05	1,371.74	2,349.08	4,314.23	4,700.64	1,869.33	4,186.98	5,939.98	6,223.66
Egresos Generales	1,388.80	377.43	754.34	1,123.48	1,365.39	317.87	617.87	941.21	1,207.72
Utilidad Antes de Provisiones	6,462.26	994.30	1,594.74	3,190.75	3,335.25	1,551.46	3,569.11	4,998.77	5,015.94
Utilidad del Periodo	6,462.26	994.30	1,467.23	2,988.41	3,335.25	1,436.46	3,454.11	4,998.77	5,264.62
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	60.65	60.65	188.16	451.02	248.69	365.69	363.69	248.69	0.00
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.13	0.09	0.22	0.92	0.91	0.95	2.01	1.94	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	11.27	9.47	7.91	8.80	12.44	11.06	11.41	10.51	13.83
Patrimonio / Activos Generadores de Ing. (%)	11.68	10.62	8.18	9.50	14.08	13.07	14.45	14.65	19.25
Patrimonio / Préstamos Totales (%)	47.58	32.27	22.31	39.10	100.99	71.38	154.63	218.35	308.61
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	2.64	10.01	2.05	7.11	12.76	16.72	23.39	31.51	32.62
Activos Líquidos / Activos Totales (%)	2.33	9.00	1.88	6.44	11.09	14.76	20.56	27.95	27.92
Activos Líquidos + Inversiones / Depósitos Totales (%)	85.22	76.46	68.94	84.51	100.18	95.05	104.81	107.01	111.30
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.52	2.14	1.47	2.10	1.74	2.70	3.22	3.40	2.62
Utilidad Neta / Total de Activos (Promedio) (%)	3.31	1.96	1.41	1.93	1.60	2.34	2.83	2.76	2.07
Utilidad Neta / Patrimonio Total (Promedio) (%)	36.00	22.33	18.45	22.14	13.49	22.80	29.28	28.32	15.68
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.41	3.10	3.01	2.95	2.64	1.56	1.46	1.52	1.46
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.07	6.80	6.59	6.78	6.47	5.15	5.14	5.56	5.40
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-3.66	-3.70	-3.58	-3.83	-3.83	-3.59	-3.68	-4.03	-3.94
Egresos Generales / Ingresos de Operaciones (%)	17.69	27.51	32.11	26.04	29.05	17.00	14.76	15.85	19.41



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	7.94	6.66	5.93	6.86	6.29	7.10	7.59	8.08	7.04
PRODUCTIVIDAD									
Número de Empleados	13.00	13.00	13.00	12.00	11.00	11.00	11.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	3,552.06	5,474.09	6,632.76	4,065.30	2,474.62	3,493.98	1,643.37	1,165.68	1,168.18
Depósitos Totales / Empleados	13,226.98	16,786.00	17,124.63	16,356.73	17,470.49	19,902.63	19,575.45	21,475.45	22,318.90
Utilidad Neta / Empleados	497.10	76.48	112.86	249.03	303.20	130.59	314.01	454.43	478.60
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-0.27	48.83	40.38	10.71	13.34	2.24	0.71	22.95	29.74
Préstamos (%)	124.30	170.01	165.07	5.60	-41.05	-45.99	-79.04	-73.72	-52.79
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	124.30	170.01	165.07	5.60	-41.05	-45.99	-79.04	-73.72	-52.79
Depósitos (%)	3.90	62.53	53.88	22.52	11.76	0.33	-3.27	20.35	27.75
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	3.90	62.53	53.88	22.52	11.76	0.33	-3.27	20.35	27.75
Patrimonio (%)	57.74	81.43	53.08	12.68	25.11	19.46	45.28	46.79	44.25
Utilidad Neta (%)	32.24	-42.48	-44.40	-0.27	-48.39	44.47	135.42	67.27	57.85
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	46,237.45	71,223.86	86,414.03	49,234.66	27,469.49	38,799.49	18,440.77	13,071.21	12,850.00
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00