



GNB Sudameris Bank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	221,032.23	247,960.27	245,070.28	266,391.20	273,828.63	280,564.18	295,528.88	341,343.42	350,602.44	
Activos Líquidos	24,514.35	36,600.59	50,374.31	74,446.24	80,081.49	94,201.67	106,256.15	133,084.83	128,332.21	
Total de Préstamos	27,220.80	38,433.80	18,077.08	12,822.53	12,850.00	7,900.00	6,290.00	10,084.82	9,930.17	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	27,220.80	38,433.80	18,077.08	12,822.53	12,850.00	7,900.00	6,290.00	10,084.82	9,930.17	
Total de Inversiones	168,007.46	171,502.00	175,318.74	178,337.50	180,210.91	177,874.65	182,179.18	197,149.96	211,847.22	
Total de Depósitos	192,175.42	218,928.92	215,330.00	236,229.97	245,507.93	251,654.57	264,652.01	310,177.44	311,661.48	
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	192,175.42	218,928.92	215,330.00	236,229.97	245,507.93	251,654.57	264,652.01	310,177.44	311,661.48	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	104,675.12	126,435.58	113,621.63	135,002.92	164,625.10	183,171.10	184,100.25	197,601.01	226,772.03	
Depósitos de Bancos	87,500.30	92,493.34	101,708.38	101,227.05	80,882.83	68,483.47	80,551.76	112,576.43	84,889.45	
Patrimonio Total	27,491.17	27,435.73	27,953.38	27,998.04	26,709.17	26,872.93	28,533.01	29,138.68	37,329.19	
PROMEDIO (12 MESES)										
Total de Activos	208,024.26	245,239.86	244,208.22	241,531.48	247,430.43	264,262.22	270,299.58	303,867.31	312,215.53	
Activos Generadores de Ingresos	191,701.21	213,055.74	214,265.83	195,934.91	194,144.58	197,855.23	190,932.50	199,197.40	207,419.15	
Total de Prestamos	36,698.80	54,798.51	52,151.48	30,803.08	20,035.40	23,166.90	12,183.54	11,453.67	11,390.09	
Total de Inversiones	155,002.41	158,257.23	162,114.36	165,131.83	174,109.18	174,688.33	178,748.96	187,743.73	196,029.06	
Patrimonio Total	24,732.13	25,201.56	23,596.89	23,535.79	27,100.17	27,154.33	28,243.19	28,568.36	32,019.18	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	5,052.30	829.74	1,559.42	2,239.87	2,928.54	201.26	378.03	542.75	783.57	
Egreso de Operaciones	12,402.95	2,743.23	5,501.33	8,167.03	10,827.20	2,314.79	4,526.59	6,975.82	9,790.44	



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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	-7,350.65	-1,913.49	-3,941.90	-5,927.16	-7,898.66	-2,113.54	-4,148.56	-6,433.08	-9,006.87
Otros Ingresos	12,051.29	3,782.82	8,128.89	11,867.15	14,726.31	3,905.80	10,179.05	17,115.65	21,907.45
Ingreso de Operaciones	4,700.64	1,869.33	4,186.98	5,939.98	6,827.65	1,792.26	6,030.49	10,682.57	12,900.58
Egresos Generales	1,365.39	317.87	617.87	941.21	1,207.72	378.50	706.65	1,003.06	1,358.54
Utilidad Antes de Provisiones	3,335.25	1,551.46	3,569.11	4,998.77	5,619.92	1,413.76	5,323.83	9,679.51	11,542.04
Utilidad del Periodo	3,335.25	1,436.46	3,454.11	4,998.77	5,868.61	1,413.76	5,323.83	9,679.51	11,542.04
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	248.69	365.69	363.69	248.69	0.00	0.00	0.00	0.00	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 (%)	0.91	0.95	2.01	1.94	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.44	11.06	11.41	10.51	9.75	9.58	9.65	8.54	10.65
Patrimonio / Activos Generadores de Ing. (%)	14.08	13.07	14.45	14.65	13.83	14.47	15.14	14.06	16.83
Patrimonio / Préstamos Totales (%)	100.99	71.38	154.63	218.35	207.85	340.16	453.62	288.94	375.92
Indice de Adecuacion de Capital	14.31	0.00	14.31	13.36	11.70	14.40	14.00	12.57	14.88
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	12.76	16.72	23.39	31.51	32.62	37.43	40.15	42.91	41.18
Activos Líquidos / Activos Totales (%)	11.09	14.76	20.56	27.95	29.25	33.58	35.95	38.99	36.60
Activos Líquidos + Inversiones / Depósitos Totales (%)	100.18	95.05	104.81	107.01	106.02	108.11	108.99	106.47	109.15
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.74	2.70	3.22	3.40	3.02	2.86	5.58	6.48	5.56
Utilidad Neta / Total de Activos (Promedio) (%)	1.60	2.34	2.83	2.76	2.37	2.14	3.94	4.25	3.70
Utilidad Neta / Patrimonio Total (Promedio) (%)	13.49	22.80	29.28	28.32	21.66	20.83	37.70	45.18	36.05
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.64	1.56	1.46	1.52	1.51	0.41	0.40	0.36	0.38
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.47	5.15	5.14	5.56	5.58	4.68	4.74	4.67	4.72



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	-3.83	-3.59	-3.68	-4.03	-4.07	-4.27	-4.35	-4.31	-4.34
Egresos Generales / Ingresos de Operaciones (%)	29.05	17.00	14.76	15.85	17.69	21.12	11.72	9.39	10.53
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	6.29	7.10	7.59	8.08	7.59	7.90	10.66	11.46	10.56
PRODUCTIVIDAD									
Número de Empleados	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	2,474.62	3,493.98	1,643.37	1,165.68	1,168.18	718.18	571.82	916.80	902.74
Depósitos Totales / Empleados	17,470.49	19,902.63	19,575.45	21,475.45	22,318.90	22,877.69	24,059.27	28,197.95	28,332.86
Utilidad Neta / Empleados	303.20	130.59	314.01	454.43	533.51	128.52	483.98	879.96	1,049.28
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	13.34	2.24	0.71	22.95	23.89	13.15	20.59	28.14	28.04
Préstamos (%)	-41.05	-45.99	-79.04	-73.72	-52.79	-79.45	-65.20	-21.35	-22.72
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	-41.05	-45.99	-79.04	-73.72	-52.79	-79.45	-65.20	-21.35	-22.72
Depósitos (%)	11.76	0.33	-3.27	20.35	27.75	14.95	22.91	31.30	26.95
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	11.76	0.33	-3.27	20.35	27.75	14.95	22.91	31.30	26.95
Patrimonio (%)	25.11	19.46	45.28	46.79	-2.84	-2.05	2.07	4.07	39.76
Utilidad Neta (%)	-48.39	44.47	135.42	67.27	75.96	-1.58	54.13	93.64	96.67
CLASIFICACION PRESTAMOS									
Normal	27,469.49	38,799.49	18,440.77	13,071.21	12,850.00	7,900.00	6,290.00	10,084.82	9,930.17
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