

GNB SUDAMERIS BANK, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	273,828.63	280,564.18	295,528.88	341,343.42	350,243.53	385,085.54	393,782.87	326,471.49	346,252.53
ACTIVOS LIQUIDOS	80,081.49	94,201.67	106,256.15	133,084.83	128,332.21	162,457.59	164,248.42	90,357.72	82,400.19
TOTAL DE PRESTAMOS	12,850.00	7,900.00	6,290.00	10,084.82	9,930.17	11,006.04	10,943.58	11,347.68	22,924.09
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	12,850.00	7,900.00	6,290.00	10,084.82	9,930.17	11,006.04	10,943.58	11,347.68	22,924.09
TOTAL DE INVERSIONES	180,210.91	177,874.65	182,179.18	197,149.96	211,488.32	210,366.02	217,156.02	224,171.02	240,377.92
TOTAL DE DEPOSITOS	245,507.93	251,654.57	264,652.01	310,177.44	311,661.48	342,310.35	349,625.70	281,403.45	289,728.88
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	245,507.93	251,654.57	264,652.01	310,177.44	311,661.48	342,310.35	349,625.70	281,403.45	289,728.88
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	164,625.10	183,171.10	184,100.25	197,601.01	226,772.03	223,063.86	216,657.64	181,140.56	200,158.97
DEPOSITOS DE BANCOS	80,882.83	68,483.47	80,551.76	112,576.43	84,889.45	119,246.49	132,968.05	100,262.89	89,569.91
PATRIMONIO TOTAL	26,709.17	26,872.93	28,533.01	29,138.68	36,970.28	40,311.92	41,496.61	43,432.90	55,086.28
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	247,430.43	264,262.22	270,299.58	303,867.31	312,036.08	332,824.86	344,655.88	333,907.45	348,248.03
ACTIVOS GENERADORES DE INGRESOS	194,144.58	197,855.23	190,932.50	199,197.40	207,239.70	203,573.35	208,284.39	221,376.74	242,360.25
TOTAL DE PRESTAMOS	20,035.40	23,166.90	12,183.54	11,453.67	11,390.08	9,453.02	8,616.79	10,716.25	16,427.13
TOTAL DE INVERSIONES	174,109.18	174,688.33	178,748.96	187,743.73	195,849.61	194,120.33	199,667.60	210,660.49	225,933.12
PATRIMONIO TOTAL	27,100.17	27,154.33	28,243.19	28,568.36	31,839.73	33,592.43	35,014.81	36,285.79	46,028.28
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,928.54	201.26	378.03	542.75	783.57	128.46	320.38	515.49	764.07
EGRESOS DE OPERACIONES	10,827.20	2,314.79	4,526.59	6,975.82	9,790.44	3,342.32	6,907.98	10,307.29	12,860.25
INGRESO NETO DE INTERESES	(7,898.66)	(2,113.54)	(4,148.56)	(6,433.08)	(9,006.87)	(3,213.86)	(6,587.60)	(9,791.80)	(12,096.17)

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OTROS INGRESOS	14,726.31	3,905.80	10,179.05	17,115.65	20,827.08	8,434.13	15,653.32	23,246.52	28,895.65
INGRESO DE OPERACIONES	6,827.65	1,792.26	6,030.49	10,682.57	11,820.21	5,220.26	9,065.72	13,454.72	16,799.48
EGRESOS GENERALES	1,207.72	378.50	706.65	1,003.06	1,358.54	378.62	739.39	1,092.09	1,423.43
UTILIDAD ANTES DE PROVISIONES	5,619.92	1,413.76	5,323.83	9,679.51	10,461.67	4,841.64	8,326.33	12,362.63	15,376.05
UTILIDAD DEL PERIODO	5,868.61	1,413.76	5,323.83	9,679.51	10,461.67	4,841.64	8,326.33	12,362.63	15,376.05
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.75	9.58	9.65	8.54	10.56	10.47	10.54	13.30	15.91
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.83	14.47	15.14	14.06	16.70	18.21	18.19	18.44	20.92
PATRIMONIO / PRESTAMOS TOTALES (%)	207.85	340.16	453.62	288.94	372.30	366.27	379.19	382.75	240.30
INDICE DE ADECUACION DE CAPITAL	14.93	14.37	13.95	12.57	14.83	16.38	16.86	19.48	23.98
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	32.62	37.43	40.15	42.91	41.18	47.46	46.98	32.11	28.44
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	29.25	33.58	35.95	38.99	36.64	42.19	41.71	27.68	23.80
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	106.02	108.11	108.99	106.47	109.04	108.91	109.09	111.77	111.41
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.02	2.86	5.58	6.48	5.05	9.51	8.00	7.45	6.34
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.37	2.14	3.94	4.25	3.35	5.82	4.83	4.94	4.42
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	21.66	20.83	37.70	45.18	32.86	57.65	47.56	45.43	33.41
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.51	0.41	0.40	0.36	0.38	0.25	0.31	0.31	0.32
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.58	4.68	4.74	4.67	4.72	6.57	6.63	6.21	5.31
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(4.07)	(4.27)	(4.35)	(4.31)	(4.35)	(6.31)	(6.33)	(5.90)	(4.99)

