



Fecha: 14 de Marzo de 2005

GNB SUDAMERIS BANK, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	4,525,810.28	2,042,744.12	5,047,572.68	13,057,786.42	97,264,393.00
Depósitos Internos en Bancos	4,481,385.66	1,974,678.77	4,970,949.19	12,970,358.29	97,251,867.00
A la Vista	1,381,385.66	874,678.77	2,970,949.19	4,970,358.29	91,251,867.00
A Plazo	3,100,000.00	1,100,000.00	2,000,000.00	8,000,000.00	6,000,000.00
Depósitos Externos en Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Otros	44,424.62	68,065.35	76,623.49	87,428.13	12,526.00
CARTERA CREDITICIA NETA	2,063,947.89	1,006,478.80	16,458,429.28	25,284,127.86	14,098,645.00
Interna	326,017.10	638,682.86	14,791,641.29	22,884,959.48	9,014,119.00
Externa	2,060,636.79	690,501.94	1,989,493.99	2,721,874.38	5,412,822.00
Menos Provisiones	322,706.00	322,706.00	322,706.00	322,706.00	328,296.00
Interna	267,600.00	267,600.00	267,600.00	267,600.00	273,190.00
Externa	55,106.00	55,106.00	55,106.00	55,106.00	55,106.00
INVERSIONES EN VALORES NETA	71,110,638.00	75,036,018.00	75,551,018.00	74,051,018.00	26,846,900.00
Internas	71,110,638.00	75,036,018.00	75,551,018.00	74,051,018.00	26,846,900.00
Externas	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	433,128.56	1,019,822.17	3,461,461.19	5,189,987.91	3,484,688.00
Internos	420,863.27	881,265.82	3,411,812.45	5,160,127.20	3,368,322.00



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Externos	12,265.29	138,556.35	49,648.74	29,860.71	116,366.00
ACTIVO TOTAL NETO	78,133,524.73	79,105,063.09	100,518,481.15	117,582,920.19	141,694,626.00
DEPOSITOS	66,192,910.08	67,487,034.64	90,331,088.39	107,948,451.01	132,856,486.00
Internos	25,447,824.61	28,793,534.35	43,607,948.76	59,239,786.24	79,138,808.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	24,110,004.56	26,363,534.35	40,407,948.76	56,313,367.85	71,660,770.00
A la Vista	10,682,457.88	12,447,330.10	20,353,233.93	17,878,238.23	30,422,585.00
A Plazo	13,427,546.68	13,916,204.25	20,054,714.83	38,435,129.62	41,238,185.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	1,337,820.05	2,430,000.00	3,200,000.00	2,926,418.39	7,478,038.00
A la Vista	0.00	0.00	0.00	1,026,418.39	5,528,038.00
A Plazo	1,337,820.05	2,430,000.00	3,200,000.00	1,900,000.00	1,950,000.00
Externos	40,745,085.47	38,693,500.29	46,723,139.63	48,708,664.77	53,717,678.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	33,245,085.47	31,193,500.29	36,723,139.63	38,708,664.77	45,467,678.00
A la Vista	6,099,833.08	5,786,444.72	9,994,245.90	7,504,622.13	10,554,172.00
A Plazo	27,088,174.56	25,347,124.68	26,668,214.30	31,142,559.00	34,851,817.00
De Ahorros	57,077.83	59,930.89	60,679.43	61,483.64	61,689.00
De Bancos	7,500,000.00	7,500,000.00	10,000,000.00	10,000,000.00	8,250,000.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	7,500,000.00	7,500,000.00	10,000,000.00	10,000,000.00	8,250,000.00
OBLIGACIONES	3,000,000.00	2,000,000.00	0.00	0.00	0.00



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Internas	3,000,000.00	2,000,000.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	522,408.46	802,873.61	975,889.95	1,052,809.46	793,476.00
Internos	372,008.25	415,304.16	791,717.58	900,881.44	569,694.00
Externos	150,400.21	387,569.45	184,172.37	151,928.02	223,782.00
PATRIMONIO	8,418,206.19	8,815,154.84	9,211,502.81	8,581,659.72	8,044,665.00
Capital	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00	8,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	418,206.19	815,154.84	1,211,502.81	581,659.72	44,665.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	78,133,524.73	79,105,063.09	100,518,481.15	117,582,920.19	141,694,627.00