

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	350,243.53	385,085.54	393,782.87	326,471.49	345,642.43	341,081.90	331,214.33	341,058.51	317,852.42
ACTIVOS LIQUIDOS	128,332.21	162,457.59	164,248.42	90,357.72	82,400.19	90,602.28	74,811.90	76,555.89	67,300.92
TOTAL DE PRESTAMOS	9,930.17	11,006.04	10,943.58	11,347.68	22,924.09	18,333.90	17,133.90	19,133.90	19,032.90
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	9,930.17	11,006.04	10,943.58	11,347.68	22,924.09	18,333.90	17,133.90	19,133.90	19,032.90
TOTAL DE INVERSIONES	211,488.32	210,366.02	217,156.02	224,171.02	239,767.83	231,458.34	238,428.34	244,678.84	230,995.00
TOTAL DE DEPOSITOS	311,661.48	342,310.35	349,625.70	281,403.45	289,728.88	283,604.09	272,344.27	281,869.32	278,333.74
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	311,661.48	342,310.35	349,625.70	281,403.45	289,728.88	283,604.09	272,344.27	281,869.32	278,333.74
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	226,772.03	223,063.86	216,657.64	181,140.56	200,158.97	176,725.79	155,978.11	160,570.42	177,777.85
DEPOSITOS DE BANCOS	84,889.45	119,246.49	132,968.05	100,262.89	89,569.91	106,878.30	116,366.16	121,298.90	100,555.89
PATRIMONIO TOTAL	36,970.28	40,311.92	41,496.61	43,432.90	54,476.19	55,948.18	57,372.25	57,735.90	38,232.60
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	312,036.08	332,824.86	344,655.88	333,907.45	347,942.98	363,083.72	362,498.60	333,765.00	331,747.43
ACTIVOS GENERADORES DE INGRESOS	207,239.70	203,573.35	208,284.39	221,376.74	242,055.20	235,582.14	241,830.91	249,665.71	256,359.91
TOTAL DE PRESTAMOS	11,390.08	9,453.02	8,616.79	10,716.25	16,427.13	14,669.97	14,038.74	15,240.79	20,978.50
TOTAL DE INVERSIONES	195,849.61	194,120.33	199,667.60	210,660.49	225,628.07	220,912.18	227,792.18	234,424.93	235,381.41
PATRIMONIO TOTAL	31,839.73	33,592.43	35,014.81	36,285.79	45,723.23	48,130.05	49,434.43	50,584.40	46,354.39
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	783.57	128.46	320.38	515.49	764.07	320.91	601.70	857.69	1,142.52
EGRESOS DE OPERACIONES	9,790.44	3,342.32	6,907.98	10,307.29	12,860.25	2,953.42	5,424.72	8,208.23	11,043.79
INGRESO NETO DE INTERESES	(9,006.87)	(3,213.86)	(6,587.60)	(9,791.80)	(12,096.17)	(2,632.51)	(4,823.02)	(7,350.54)	(9,901.28)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	20,827.08	8,434.13	15,653.32	23,246.52	29,927.44	7,509.80	14,559.12	20,867.03	26,171.05
INGRESO DE OPERACIONES	11,820.21	5,220.26	9,065.72	13,454.72	17,831.27	4,877.28	9,736.10	13,516.50	16,269.78
EGRESOS GENERALES	1,358.54	378.62	739.39	1,092.09	1,423.43	405.29	840.04	1,256.78	1,653.89
UTILIDAD ANTES DE PROVISIONES	10,461.67	4,841.64	8,326.33	12,362.63	16,407.84	4,471.99	8,896.06	12,259.71	14,615.89
UTILIDAD DEL PERIODO	10,461.67	4,841.64	8,326.33	12,362.63	16,407.84	4,471.99	8,896.06	12,259.71	14,614.89
<b>CALIDAD DE ACTIVOS</b>									
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	1.00
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	0.01
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.56	10.47	10.54	13.30	15.76	16.40	17.32	16.93	12.03
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.70	18.21	18.19	18.44	20.74	22.40	22.45	21.89	15.29
PATRIMONIO / PRESTAMOS TOTALES (%)	372.30	366.27	379.19	382.75	237.64	305.16	334.85	301.75	200.88
INDICE DE ADECUACION DE CAPITAL	14.83	16.38	16.86	19.48	23.93	26.43	26.91	26.77	20.70
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	41.18	47.46	46.98	32.11	28.44	31.95	27.47	27.16	24.18
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	36.64	42.19	41.71	27.68	23.84	26.56	22.59	22.45	21.17
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	109.04	108.91	109.09	111.77	111.20	113.56	115.02	113.97	107.17
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.05	9.51	8.00	7.45	6.78	7.59	7.36	6.55	5.70
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.35	5.82	4.83	4.94	4.72	4.93	4.91	4.90	4.41
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	32.86	57.65	47.56	45.43	35.89	37.17	35.99	32.31	31.53
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.38	0.25	0.31	0.31	0.32	0.54	0.50	0.46	0.45
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.72	6.57	6.63	6.21	5.31	5.01	4.49	4.38	4.31
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(4.35)	(6.31)	(6.33)	(5.90)	(5.00)	(4.47)	(3.99)	(3.93)	(3.86)

