

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	345,642.43	341,081.90	331,214.33	341,058.51	317,958.72	471,432.45	425,931.69	446,048.75	518,878.94
ACTIVOS LIQUIDOS	82,400.19	90,602.28	74,811.90	76,555.89	67,300.92	163,141.73	113,278.22	95,040.03	138,671.58
TOTAL DE PRESTAMOS	22,924.09	18,333.90	17,133.90	19,133.90	19,032.90	18,933.90	16,983.90	49,933.90	35,183.90
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	22,924.09	18,333.90	17,133.90	19,133.90	19,032.90	18,933.90	16,983.90	49,933.90	35,183.90
TOTAL DE INVERSIONES	239,767.83	231,458.34	238,428.34	244,678.84	231,101.30	288,635.87	295,040.87	300,047.87	344,233.20
TOTAL DE DEPOSITOS	289,728.88	283,604.09	272,344.27	281,869.32	278,333.74	371,810.67	303,559.09	324,510.38	359,132.62
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	289,728.88	283,604.09	272,344.27	281,869.32	278,333.74	371,810.67	303,559.09	324,510.38	359,132.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	200,158.97	176,725.79	155,978.11	160,570.42	177,777.85	135,185.29	136,000.14	150,047.64	139,677.47
DEPOSITOS DE BANCOS	89,569.91	106,878.30	116,366.16	121,298.90	100,555.89	236,625.38	167,558.95	174,462.74	219,455.16
PATRIMONIO TOTAL	54,476.19	55,948.18	57,372.25	57,735.90	38,338.90	97,837.31	120,233.03	119,199.67	157,834.53
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	347,942.98	363,083.72	362,498.60	333,765.00	331,800.57	406,257.17	378,573.01	393,553.63	418,418.83
ACTIVOS GENERADORES DE INGRESOS	242,055.20	235,582.14	241,830.91	249,665.71	256,413.06	278,681.00	283,793.50	306,897.25	314,775.65
TOTAL DE PRESTAMOS	16,427.13	14,669.97	14,038.74	15,240.79	20,978.50	18,633.90	17,058.90	34,533.90	27,108.40
TOTAL DE INVERSIONES	225,628.07	220,912.18	227,792.18	234,424.93	235,434.56	260,047.10	266,734.60	272,363.35	287,667.25
PATRIMONIO TOTAL	45,723.23	48,130.05	49,434.43	50,584.40	46,407.54	76,892.75	88,802.64	88,467.79	98,086.71
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	764.07	320.91	601.70	857.69	1,142.52	274.17	567.50	965.23	1,542.19
EGRESOS DE OPERACIONES	12,860.25	2,953.42	5,424.72	8,208.23	11,043.79	3,627.68	7,214.42	10,318.78	13,067.23
INGRESO NETO DE INTERESES	(12,096.17)	(2,632.51)	(4,823.02)	(7,350.54)	(9,901.28)	(3,353.51)	(6,646.92)	(9,353.56)	(11,525.04)

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	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	29,927.44	7,509.80	14,559.12	20,867.03	25,834.17	18,914.67	25,401.71	30,469.20	35,817.35
INGRESO DE OPERACIONES	17,831.27	4,877.28	9,736.10	13,516.50	15,932.90	15,561.16	18,754.78	21,115.64	24,292.31
EGRESOS GENERALES	1,423.43	405.29	840.04	1,256.78	1,653.89	428.15	861.65	1,255.86	1,689.12
UTILIDAD ANTES DE PROVISIONES	16,407.84	4,471.99	8,896.06	12,259.71	14,279.01	15,133.02	17,893.14	19,859.78	22,603.19
UTILIDAD DEL PERIODO	16,407.84	4,471.99	8,896.06	12,259.71	14,278.01	15,134.02	17,894.14	19,860.78	22,604.19
<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	1.00	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	0.01	0.00	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	15.76	16.40	17.32	16.93	12.06	20.75	28.23	26.72	30.42
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.74	22.40	22.45	21.89	15.33	31.81	38.53	34.06	41.60
PATRIMONIO / PRESTAMOS TOTALES (%)	237.64	305.16	334.85	301.75	201.43	516.73	707.92	238.71	448.60
INDICE DE ADECUACION DE CAPITAL	23.93	26.43	26.91	26.77	20.73	31.78	39.78	39.56	44.56
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.44	31.95	27.47	27.16	24.18	43.88	37.32	29.29	38.61
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	23.84	26.56	22.59	22.45	21.17	34.61	26.60	21.31	26.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	111.20	113.56	115.02	113.97	107.21	121.51	134.51	121.75	134.46
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.78	7.59	7.36	6.55	5.57	21.72	12.61	8.63	7.18
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	4.72	4.93	4.91	4.90	4.30	14.90	9.45	6.73	5.40
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	35.89	37.17	35.99	32.31	30.77	78.73	40.30	29.93	23.05
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.32	0.54	0.50	0.46	0.45	0.39	0.40	0.42	0.49
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.31	5.01	4.49	4.38	4.31	5.21	5.08	4.48	4.15
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(5.00)	(4.47)	(3.99)	(3.93)	(3.86)	(4.81)	(4.68)	(4.06)	(3.66)

