Superintendencia de Bancos de Panamá

# GNB SUDAMERIS BANK, S.A.
## ESTADISTICAS FINANCIERAS
## A SEPTIEMBRE 2014
## ( En Miles de Balboas)

| | 2012 | 2013 | | | | 2014 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 518,878.94 | 587,880.92 | 604,556.84 | 583,674.31 | 614,301.74 | 585,810.72 | 653,331.49 | 778,444.67 | 0.00 |
| ACTIVOS LIQUIDOS | 138,671.58 | 486,658.12 | 521,832.38 | 486,971.36 | 150,149.78 | 111,687.76 | 170,214.05 | 207,949.63 | 0.00 |
| TOTAL DE PRESTAMOS | 35,183.90 | 91,932.90 | 70,032.90 | 82,304.57 | 61,029.65 | 60,906.70 | 60,381.40 | 139,673.02 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 35,183.90 | 91,932.90 | 70,032.90 | 82,304.57 | 61,029.65 | 60,906.70 | 60,381.40 | 139,673.02 | 0.00 |
| TOTAL DE INVERSIONES | 344,233.20 | 8,000.00 | 8,000.00 | 8,000.00 | 402,256.25 | 411,950.75 | 421,125.75 | 428,712.75 | 0.00 |
| TOTAL DE DEPOSITOS | 359,132.62 | 426,189.39 | 537,237.66 | 517,515.57 | 427,096.36 | 392,373.09 | 454,977.14 | 577,478.54 | 0.00 |
| 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 | 359,132.62 | 426,189.39 | 537,237.66 | 517,515.57 | 427,096.36 | 392,373.09 | 454,977.14 | 577,478.54 | 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 | 139,677.47 | 141,129.95 | 276,147.03 | 271,873.60 | 181,050.68 | 217,239.94 | 277,330.63 | 402,412.58 | 0.00 |
| DEPOSITOS DE BANCOS | 219,455.16 | 285,059.44 | 261,090.63 | 245,641.97 | 246,045.68 | 175,133.15 | 177,646.52 | 175,065.96 | 0.00 |
| PATRIMONIO TOTAL | 157,834.53 | 159,620.99 | 65,210.11 | 64,040.15 | 184,512.41 | 190,148.63 | 195,104.02 | 197,863.25 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 418,418.83 | 529,656.69 | 515,244.27 | 514,861.53 | 566,590.34 | 586,845.82 | 628,944.16 | 681,059.49 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 314,775.65 | 203,751.33 | 195,028.83 | 220,143.17 | 421,351.50 | 286,395.17 | 279,770.02 | 329,345.17 | 0.00 |
| TOTAL DE PRESTAMOS | 27,108.40 | 55,433.40 | 43,508.40 | 66,119.23 | 48,106.77 | 76,419.80 | 65,207.15 | 110,988.79 | 0.00 |
| TOTAL DE INVERSIONES | 287,667.25 | 148,317.93 | 151,520.43 | 154,023.93 | 373,244.72 | 209,975.37 | 214,562.87 | 218,356.37 | 0.00 |
| PATRIMONIO TOTAL | 98,086.71 | 128,729.15 | 92,721.57 | 91,619.91 | 171,173.47 | 174,884.81 | 130,157.06 | 130,951.70 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 1,542.19 | 767.87 | 4,586.29 | 8,221.38 | 11,099.34 | 537.71 | 1,072.86 | 1,752.79 | 0.00 |
| EGRESOS DE OPERACIONES | 13,067.23 | 2,620.91 | 5,266.17 | 8,100.23 | 10,819.54 | 2,679.82 | 5,515.32 | 9,105.38 | 0.00 |
| INGRESO NETO DE INTERESES | (11,525.04) | (1,853.04) | (679.89) | 121.15 | 279.80 | (2,142.12) | (4,442.45) | (7,352.59) | 0.00 |
| OTROS INGRESOS | 35,817.35 | 55,622.62 | 55,688.44 | 55,731.60 | 25,651.65 | 9,822.63 | 19,141.16 | 26,906.88 | 0.00 |
| INGRESO DE OPERACIONES | 24,292.31 | 53,769.58 | 55,008.56 | 55,852.75 | 25,931.45 | 7,680.51 | 14,698.71 | 19,554.28 | 0.00 |

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| | 2012 | 2013 | | | | 2014 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| EGRESOS GENERALES | 1,689.12 | 506.17 | 927.02 | 1,441.68 | 1,941.59 | 544.29 | 1,102.16 | 1,660.33 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 22,603.19 | 53,263.41 | 54,081.53 | 54,411.07 | 23,989.86 | 7,136.22 | 13,596.55 | 17,893.95 | 0.00 |
| UTILIDAD DEL PERIODO | 22,604.19 | 53,262.41 | 54,080.53 | 54,410.57 | 23,989.86 | 7,136.22 | 13,596.05 | 17,893.95 | 0.00 |
| 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 | 1.00 | 1.00 | 0.50 | 0.00 | 0.00 | 0.50 | 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 (%) | 30.42 | 27.15 | 10.79 | 10.97 | 30.04 | 32.46 | 29.86 | 25.42 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 41.60 | 159.73 | 83.57 | 70.92 | 39.83 | 40.21 | 40.52 | 34.81 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 448.60 | 173.63 | 93.11 | 77.81 | 302.33 | 312.20 | 323.12 | 141.66 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 44.56 | 168.99 | 67.35 | 70.53 | 44.87 | 46.00 | 45.01 | 44.22 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 38.61 | 114.19 | 97.13 | 94.10 | 35.16 | 28.46 | 37.41 | 36.01 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 26.73 | 82.78 | 86.32 | 83.43 | 24.44 | 19.07 | 26.05 | 26.71 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 134.46 | 116.07 | 98.62 | 95.64 | 129.34 | 133.45 | 129.97 | 110.25 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.18 | 104.56 | 55.46 | 32.95 | 5.69 | 9.97 | 9.72 | 7.24 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 5.40 | 40.22 | 20.99 | 14.09 | 4.23 | 4.86 | 4.32 | 3.50 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 23.05 | 165.50 | 116.65 | 79.18 | 14.01 | 16.32 | 20.89 | 18.22 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.49 | 1.51 | 4.70 | 4.98 | 2.63 | 0.75 | 0.77 | 0.71 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.15 | 5.15 | 5.40 | 4.91 | 2.57 | 3.74 | 3.94 | 3.69 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | (3.66) | (3.64) | (0.70) | 0.07 | 0.07 | (2.99) | (3.18) | (2.98) | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 6.95 | 0.94 | 1.69 | 2.58 | 7.49 | 7.09 | 7.50 | 8.49 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 11.38 | 109.20 | 57.11 | 33.75 | 6.09 | 13.72 | 13.68 | 10.89 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 13.00 | 13.00 | 13.00 | 19.00 | 19.00 | 19.00 | 19.00 | 19.00 | 0.00 |

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|---|---|---|---|---|---|---|---|---|---|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| NUMERO DE SUCURSALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2,706.45 | 7,071.76 | 5,387.15 | 4,331.82 | 3,212.09 | 3,205.62 | 3,177.97 | 7,351.21 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 27,625.59 | 32,783.80 | 41,325.97 | 27,237.66 | 22,478.76 | 20,651.22 | 23,946.17 | 30,393.61 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 1,738.78 | 4,097.11 | 4,160.04 | 2,863.71 | 1,262.62 | 375.59 | 715.58 | 941.79 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 63.19 | 24.70 | 41.94 | 30.85 | 18.39 | (0.35) | 8.07 | 33.37 | 0.00 |
| PRESTAMOS (%) | 84.86 | 385.55 | 312.35 | 64.83 | 73.46 | (33.75) | (13.78) | 69.70 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 84.86 | 385.55 | 312.35 | 64.83 | 73.46 | (33.75) | (13.78) | 69.70 | 0.00 |
| DEPOSITOS (%) | 29.03 | 14.63 | 76.98 | 59.48 | 18.92 | (7.93) | (15.31) | 11.59 | 0.00 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 29.03 | 14.63 | 76.98 | 59.48 | 18.92 | (7.93) | (15.31) | 11.59 | 0.00 |
| PATRIMONIO (%) | 311.68 | 63.15 | (45.76) | (46.27) | 16.90 | 19.13 | 199.19 | 208.97 | 0.00 |
| UTILIDAD NETA (%) | 58.31 | 251.94 | 202.22 | 173.96 | 6.13 | (86.60) | (74.86) | (67.11) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 35,183.90 | 91,933.90 | 70,033.90 | 82,305.07 | 61,029.65 | 60,906.70 | 60,381.90 | 139,673.02 | 0.00 |
| 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 |