

**GNB SUDAMERIS BANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	643,299.35	696,900.00	623,911.00	637,677.54	641,876.02	659,667.39	667,436.41	805,082.86	0.00
ACTIVOS LIQUIDOS	164,179.22	177,624.69	201,686.10	206,942.05	212,741.56	218,686.70	228,492.31	358,927.86	0.00
TOTAL DE PRESTAMOS	75,069.65	106,319.18	1,236.17	3,070.61	1,086.88	557.50	482.21	565.61	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	75,069.65	106,319.18	1,236.17	3,070.61	1,086.88	557.50	482.21	565.61	0.00
TOTAL DE INVERSIONES	402,984.95	411,579.95	420,192.95	426,907.95	427,269.29	439,557.95	437,544.50	444,544.50	0.00
TOTAL DE DEPOSITOS	467,180.32	515,670.70	440,546.40	451,871.11	461,552.87	471,652.13	482,732.59	366,931.72	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	467,180.32	515,670.70	440,546.40	451,871.11	461,552.87	471,652.13	482,732.59	366,931.72	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	354,671.70	431,183.45	365,769.63	346,682.08	360,026.17	387,016.93	322,503.18	277,602.91	0.00
DEPOSITOS DE BANCOS	112,508.61	84,487.25	74,776.77	105,189.03	101,526.70	84,635.20	160,229.41	89,328.82	0.00
PATRIMONIO TOTAL	172,872.28	176,741.20	180,165.20	181,036.95	175,338.19	182,720.99	181,605.41	435,260.01	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	628,800.54	641,355.36	638,621.25	708,061.11	642,587.68	678,283.69	645,673.71	721,380.20	0.00
ACTIVOS GENERADORES DE INGRESOS	470,670.25	495,378.29	451,468.14	499,182.16	453,205.39	479,007.29	429,727.92	437,544.33	0.00
TOTAL DE PRESTAMOS	68,049.65	83,612.94	30,808.78	71,371.81	38,078.27	53,438.34	859.19	1,818.11	0.00
TOTAL DE INVERSIONES	402,620.60	411,765.35	420,659.35	427,810.35	415,127.12	425,568.95	428,868.73	435,726.23	0.00
PATRIMONIO TOTAL	178,692.35	183,444.91	187,634.61	189,450.10	174,105.24	179,731.09	180,885.30	308,148.48	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,215.38	327.08	427.43	509.90	709.28	243.70	899.20	1,085.52	0.00
EGRESOS DE OPERACIONES	12,387.01	3,056.51	6,367.28	10,288.87	14,634.40	4,153.77	8,547.55	11,579.33	0.00

INGRESO NETO DE INTERESES	(10,171.64)	(2,729.44)	(5,939.85)	(9,778.96)	(13,925.12)	(3,910.07)	(7,648.36)	(10,493.81)	0.00
OTROS INGRESOS	30,458.87	8,646.03	17,336.12	24,102.72	33,863.97	7,657.65	15,574.17	22,718.27	0.00
INGRESO DE OPERACIONES	20,287.23	5,916.60	11,396.27	14,323.76	19,938.85	3,747.58	7,925.81	12,224.47	0.00
EGRESOS GENERALES	2,271.41	544.60	1,109.36	1,661.90	2,203.03	556.94	1,160.09	1,805.02	0.00
UTILIDAD ANTES DE PROVISIONES	18,015.82	5,371.99	10,286.91	12,661.86	17,735.82	3,190.64	6,765.72	10,419.45	0.00
UTILIDAD DEL PERIODO	18,015.82	5,371.99	10,286.91	12,661.86	17,735.82	3,190.64	6,765.72	10,419.45	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	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 (%)	26.87	25.36	28.88	28.39	27.32	27.70	27.21	54.06	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	36.16	34.13	42.75	42.10	40.93	41.52	41.46	97.79	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	230.28	166.24	14,574.47	5,895.80	16,132.20	32,774.92	37,661.10	76,954.24	0.00
INDICE DE ADECUACION DE CAPITAL	40.75	40.65	40.27	39.87	38.59	39.16	39.01	19.66	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	35.14	34.45	45.78	45.80	46.09	46.37	47.33	97.82	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	25.52	25.49	32.33	32.45	33.14	33.15	34.23	44.58	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	121.40	114.26	141.16	140.27	138.66	139.56	137.97	218.97	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.83	4.34	4.56	3.38	3.91	2.66	3.15	3.18	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.87	3.35	3.22	2.38	2.76	1.88	2.10	1.93	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.08	11.71	10.96	8.91	10.19	7.10	7.48	4.51	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.47	0.26	0.19	0.14	0.16	0.20	0.42	0.33	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.63	2.47	2.82	2.75	3.23	3.47	3.98	3.53	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.16)	(2.20)	(2.63)	(2.61)	(3.07)	(3.27)	(3.56)	(3.20)	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	11.20	9.20	9.73	11.60	11.05	14.86	14.64	14.77	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.47	6.98	7.68	6.44	7.47	6.39	7.25	6.92	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	19.00	18.00	17.00	17.00	17.00	17.00	17.00	18.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,951.03	5,906.62	72.72	180.62	63.93	32.79	28.37	31.42	0.00
DEPOSITOS TOTALES / EMPLEADOS	24,588.44	28,648.37	25,914.49	26,580.65	27,150.17	27,744.24	28,396.03	20,385.10	0.00
UTILIDAD NETA / EMPLEADOS	948.20	298.44	605.11	744.82	1,043.28	187.68	397.98	578.86	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	4.72	18.96	(4.50)	(18.08)	(0.22)	(5.34)	6.98	26.25	0.00

