2018-02-20

GNB SUDAMERIS BANK, S.A.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	641,876.02	659,667.39	667,436.41	805,082.86	805,085.18	816,617.74	875,072.17	887,508.80	733,804.91
ACTIVOS LIQUIDOS	212,741.56	218,686.70	228,492.31	358,927.86	354,484.00	359,207.36	409,565.00	417,225.47	493,827.60
TOTAL DE PRESTAMOS	1,086.88	557.50	482.21	565.61	540.83	540.83	496.45	201.34	230,055.36
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,086.88	557.50	482.21	565.61	540.83	540.83	496.45	201.34	230,055.36
TOTAL DE INVERSIONES	427,269.29	439,557.95	437,544.50	444,544.50	449,103.31	456,103.31	463,883.31	469,193.31	8,000.00
TOTAL DE DEPOSITOS	461,552.87	471,652.13	482,732.59	366,931.72	366,548.47	373,432.03	426,984.55	436,300.09	693,211.74
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	461,552.87	471,652.13	482,732.59	366,931.72	366,548.47	373,432.03	426,984.55	436,300.09	693,211.74
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	360,026.17	387,016.93	322,503.18	277,602.91	280,456.11	258,753.81	220,003.46	224,715.74	475,807.81
DEPOSITOS DE BANCOS	101,526.70	84,635.20	160,229.41	89,328.82	86,092.36	114,678.22	206,981.09	211,584.35	217,403.93
PATRIMONIO TOTAL	175,338.19	182,720.99	181,605.41	435,260.01	436,532.84	440,861.51	445,807.65	448,645.10	37,932.20
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	642,587.68	678,283.69	645,673.71	721,380.20	723,480.60	738,142.56	771,254.29	846,295.83	769,445.04
ACTIVOS GENERADORES DE INGRESOS	453,205.39	479,007.29	429,727.92	437,544.33	439,000.16	448,379.80	451,203.24	457,252.38	343,849.75
TOTAL DE PRESTAMOS	38,078.27	53,438.34	859.19	1,818.11	813.86	549.17	489.33	383.47	115,298.10
TOTAL DE INVERSIONES	415,127.12	425,568.95	428,868.73	435,726.23	438,186.30	447,830.63	450,713.91	456,868.91	228,551.66
PATRIMONIO TOTAL	174,105.24	179,731.09	180,885.30	308,148.48	305,935.52	311,791.25	313,706.53	441,952.55	237,232.52
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	709.28	243.70	899.20	1,085.52	1,581.52	578.38	1,425.31	2,660.57	4,451.57
EGRESOS DE OPERACIONES	14,634.40	4,153.77	8,547.55	11,579.33	14,788.43	2,676.67	5,796.68	9,006.24	12,332.31

INGRESO NETO DE INTERESES	(13,925.12)	(3,910.07)	(7,648.36)	(10,493.81)	(13,206.91)	(2,098.29)	(4,371.37)	(6,345.67)	(7,880.74)
OTROS INGRESOS	33,863.97	7,657.65	15,574.17	22,718.27	33,090.26	7,070.85	14,939.25	20,382.47	23,045.95
INGRESO DE OPERACIONES	19,938.85	3,747.58	7,925.81	12,224.47	19,883.36	4,972.57	10,567.88	14,036.80	15,165.21
EGRESOS GENERALES	2,203.03	556.94	1,160.09	1,805.02	2,550.51	635.00	1,294.30	1,928.30	2,598.00
UTILIDAD ANTES DE PROVISIONES	17,735.82	3,190.64	6,765.72	10,419.45	17,332.84	4,337.57	9,273.58	12,108.50	12,567.20
UTILIDAD DEL PERIODO	17,735.82	3,190.64	6,765.72	10,419.45	17,332.84	4,337.57	9,273.58	12,108.50	12,567.20
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 (%)	27.32	27.70	27.21	54.06	54.22	53.99	50.95	50.55	5.17
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	40.93	41.52	41.46	97.79	97.08	96.54	96.00	95.58	15.93
PATRIMONIO / PRESTAMOS TOTALES (%)	16,132.20	32,774.92	37,661.10	76,954.24	80,715.10	81,515.47	89,798.36	222,833.96	16.49
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	38.59	39.16	39.01	16.87	15.64	17.23	12.80	11.05	22.70
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	46.09	46.37	47.33	97.82	96.71	96.19	95.92	95.63	71.24
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.14	33.15	34.23	44.58	44.03	43.99	46.80	47.01	67.30
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	138.66	139.56	137.97	218.97	219.23	218.33	204.56	203.17	72.39
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.91	2.66	3.15	3.18	3.95	3.87	4.11	3.53	3.65
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.76	1.88	2.10	1.93	2.40	2.35	2.40	1.91	1.63
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.19	7.10	7.48	4.51	5.67	5.56	5.91	3.65	5.30
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.16	0.20	0.42	0.33	0.36	0.52	0.63	0.78	1.29
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.23	3.47	3.98	3.53	3.37	2.39	2.57	2.63	3.59
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(3.07)	(3.27)	(3.56)	(3.20)	(3.01)	(1.87)	(1.94)	(1.85)	(2.29)
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	11.05	14.86	14.64	14.77	12.83	12.77	12.25	13.74	17.13
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.47	6.39	7.25	6.92	7.54	6.31	6.62	5.94	6.70
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	17.00	17.00	17.00	18.00	19.00	19.00	20.00	20.00	20.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	63.93	32.79	28.37	31.42	28.46	28.46	24.82	10.07	11,502.77
DEPOSITOS TOTALES / EMPLEADOS	27,150.17	27,744.24	28,396.03	20,385.10	19,292.02	19,654.32	21,349.23	21,815.00	34,660.59
UTILIDAD NETA / EMPLEADOS	1,043.28	187.68	397.98	578.86	912.25	228.29	463.68	605.43	628.36
TASA DE CRECIMIENTO (12 MESES)									

ACTIVOS (%)	(0.22)	(5.34)	6.98	26.25	25.43	23.79	31.11	10.24	(8.85)
PRESTAMOS (%)	(98.55)	(99.48)	(60.99)	(81.58)	(50.24)	(2.99)	2.95	(64.40)	42,437.33
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(98.55)	(99.48)	(60.99)	(81.58)	(50.24)	(2.99)	2.95	(64.40)	42,437.33
DEPOSITOS (%)	(1.20)	(8.54)	9.58	(18.80)	(20.58)	(20.82)	(11.55)	18.90	89.12
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(1.20)	(8.54)	9.58	(18.80)	(20.58)	(20.82)	(11.55)	18.90	89.12
PATRIMONIO (%)	1.43	3.38	0.80	140.43	148.97	141.28	145.48	3.08	(91.31)
UTILIDAD NETA (%)	(1.55)	(40.61)	(34.23)	(17.71)	(2.27)	35.95	37.07	16.21	(27.49)
CLASIFICACION PRESTAMOS									
NORMAL	1,086.88	557.50	482.21	565.61	540.83	540.83	496.45	201.34	230,055.36
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