2020-02-28

GNB SUDAMERIS BANK, S.A.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	733,804.91	698,396.60	719,718.76	697,845.81	690,879.33	663,231.46	623,848.83	625,866.32	686,444.55
ACTIVOS LIQUIDOS	493,827.60	464,055.93	444,506.74	385,823.40	368,787.14	374,164.87	382,038.39	397,735.30	456,960.57
TOTAL DE PRESTAMOS	230,055.36	225,029.08	265,010.26	302,090.00	306,058.04	271,037.64	218,280.95	218,342.53	212,625.62
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	230,055.36	225,029.08	265,010.26	302,090.00	306,058.04	271,037.64	218,280.95	218,342.53	212,625.62
TOTAL DE INVERSIONES	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	9,996.80
TOTAL DE DEPOSITOS	693,211.74	661,781.35	682,370.83	661,576.22	651,280.09	620,645.65	583,195.50	588,636.37	647,445.23
LOCALES	0.00	0.00	0.00	0.00	0.00	242.00	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	242.00	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	693,211.74	661,781.35	682,370.83	661,576.22	651,280.09	620,403.65	583,195.50	588,636.37	647,445.23
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	475,807.81	438,331.01	513,613.10	526,187.36	518,103.40	482,140.34	475,928.56	501,810.87	593,665.34
DEPOSITOS DE BANCOS	217,403.93	223,450.33	168,757.73	135,388.86	133,176.70	138,263.31	107,266.94	86,825.50	53,779.88
PATRIMONIO TOTAL	37,932.20	33,724.62	35,062.61	33,439.54	34,816.78	35,765.09	32,221.75	33,039.31	33,616.93
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	769,445.04	757,507.17	797,395.46	792,677.30	712,342.12	680,814.03	671,783.80	661,856.06	688,661.94
ACTIVOS GENERADORES DE INGRESOS	343,849.75	344,836.61	368,695.02	389,742.33	276,056.70	256,033.36	249,645.61	268,216.27	268,340.23
TOTAL DE PRESTAMOS	115,298.10	112,784.96	132,753.36	151,145.67	268,056.70	248,033.36	241,645.61	260,216.27	259,341.83
TOTAL DE INVERSIONES	228,551.66	232,051.66	235,941.66	238,596.66	8,000.00	8,000.00	8,000.00	8,000.00	8,998.40
PATRIMONIO TOTAL	237,232.52	237,293.06	240,435.13	241,042.32	36,374.49	34,744.85	33,642.18	33,239.42	34,216.86
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	4,451.57	5,521.22	11,575.47	17,971.07	24,925.65	6,962.96	13,662.58	19,661.77	25,355.82
EGRESOS DE OPERACIONES	12,332.31	4,075.78	8,198.70	12,511.51	17,532.60	5,347.38	10,257.61	14,855.76	19,506.16
INGRESO NETO DE INTERESES	(7,880.74)	1,445.44	3,376.77	5,459.57	7,393.05	1,615.59	3,404.97	4,806.02	5,849.66
OTROS INGRESOS	23,045.95	81.36	160.25	5,191.65	5,280.59	58.54	158.85	307.44	509.60
INGRESO DE OPERACIONES	15,165.21	1,526.80	3,537.03	10,651.21	12,673.64	1,674.12	3,563.82	5,113.46	6,359.26
EGRESOS GENERALES	2,598.00	669.03	1,356.84	2,049.06	2,752.02	674.58	1,356.86	2,031.80	2,756.03
UTILIDAD ANTES DE PROVISIONES	12,567.20	857.77	2,180.19	8,602.15	9,921.62	999.54	2,206.97	3,081.66	3,603.23
UTILIDAD DEL PERIODO	12,567.20	789.44	2,139.32	8,518.21	9,884.58	950.60	2,204.95	3,030.82	3,600.14
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 (%)	5.17	4.83	4.87	4.79	5.04	5.39	5.16	5.28	4.90
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.93	14.47	12.84	10.78	11.09	12.82	14.24	14.60	15.10
PATRIMONIO / PRESTAMOS TOTALES (%)	16.49	14.99	13.23	11.07	11.38	13.20	14.76	15.13	15.81
INDICE DE ADECUACION DE CAPITAL	27.47	29.13	31.44	23.69	25.33	26.08	23.69	24.03	0.00
LIQUIDEZ									

ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	71.24	70.12	65.14	58.32	56.62	60.29	65.51	67.57	70.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	67.30	66.45	61.76	55.29	53.38	56.42	61.24	63.55	66.57
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	72.39	71.33	66.31	59.53	57.85	61.58	66.88	68.93	72.12
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.65	0.92	1.16	2.91	3.58	1.49	1.77	1.51	1.34
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.63	0.42	0.54	1.43	1.39	0.56	0.66	0.61	0.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.30	1.33	1.78	4.71	27.17	10.94	13.11	12.16	10.52
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	6.40	6.28	6.15	9.03	10.88	10.95	9.77	9.45
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.59	4.73	4.45	4.28	6.35	8.35	8.22	7.38	7.27
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.29)	1.68	1.83	1.87	2.68	2.52	2.73	2.39	2.18
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	17.13	43.82	38.36	19.24	21.71	40.29	38.07	39.73	43.34
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.70	0.09	0.09	1.78	1.91	0.09	0.13	0.15	0.19
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	20.00	20.00	20.00	20.00	20.00	20.00	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	11,502.77	11,251.45	13,250.51	15,104.50	15,302.90	13,551.88	10,914.05	10,917.13	10,631.28
DEPOSITOS TOTALES / EMPLEADOS	34,660.59	33,089.07	34,118.54	33,078.81	32,564.00	31,032.28	29,159.78	29,431.82	32,372.26
UTILIDAD NETA / EMPLEADOS	628.36	39.47	106.97	425.91	494.23	47.53	110.25	151.54	180.01
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(8.85)	(14.48)	(17.75)	(21.37)	(5.85)	(5.04)	(13.32)	(10.31)	(0.64)
PRESTAMOS (%)	42,437.33	41,507.97	53,280.62	149,942.68	33.04	20.45	(17.63)	(27.72)	(30.53)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	42,437.33	41,507.97	53,280.62	149,942.68	33.04	20.45	(17.63)	(27.72)	(30.53)
DEPOSITOS (%)	89.12	77.22	59.81	51.63	(6.05)	(6.22)	(14.53)	(11.03)	(0.59)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	89.12	77.22	59.81	51.63	(6.05)	(6.25)	(14.53)	(11.03)	(0.59)
PATRIMONIO (%)	(91.31)	(92.35)	(92.14)	(92.55)	(8.21)	6.05	(8.10)	(1.20)	(3.45)
UTILIDAD NETA (%)	(27.49)	(81.80)	(76.93)	(29.65)	(21.35)	20.41	3.07	(64.42)	(63.58)
CLASIFICACION PRESTAMOS									
NORMAL	230,055.36	225,029.08	265,010.26	302,090.00	306,058.04	271,037.64	218,280.95	218,342.53	212,625.62
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