

**GLOBAL BANK CORPORATION**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,181,481.69	2,276,860.29	2,465,347.48	2,645,335.37	2,750,240.47	2,871,861.27	2,991,286.86	3,148,595.90	3,394,738.84
ACTIVOS LIQUIDOS	289,970.03	290,517.81	487,150.42	761,261.25	854,366.24	813,435.02	452,833.94	463,657.06	495,963.17
TOTAL DE PRESTAMOS	1,451,622.28	1,610,825.91	1,662,177.47	1,710,174.04	1,746,010.85	1,907,572.26	2,376,651.08	2,463,343.30	2,670,779.96
LOCALES	1,372,635.32	1,519,466.38	1,628,500.38	1,692,291.15	1,732,138.39	1,875,625.76	1,935,543.81	1,969,757.04	2,177,912.89
EXTRANJEROS	78,986.96	91,359.53	33,677.10	17,882.89	13,872.46	31,946.51	441,107.27	493,586.26	492,867.07
TOTAL DE INVERSIONES	219,357.59	237,511.60	202,094.11	61,684.24	50,852.94	50,865.06	50,791.64	50,732.52	50,743.26
TOTAL DE DEPOSITOS	1,658,750.45	1,737,338.31	1,795,277.03	1,982,309.47	2,118,708.96	2,175,661.93	2,207,435.69	2,324,090.96	2,441,422.80
LOCALES	1,498,910.27	1,563,525.00	1,599,223.68	1,641,697.74	1,772,081.09	1,812,901.77	1,832,482.80	1,922,786.23	2,018,775.71
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,447,643.09	1,461,671.34	1,498,198.57	1,545,733.96	1,680,479.36	1,719,232.08	1,731,067.91	1,813,459.61	1,881,787.91
DEPOSITOS DE BANCOS	51,267.18	101,853.66	101,025.11	95,963.78	91,601.73	93,669.69	101,414.89	109,326.61	136,987.80
EXTRANJEROS	159,840.18	173,813.30	196,053.35	340,611.73	346,627.87	362,760.16	374,952.89	401,304.74	422,647.08
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	102,660.59	108,053.15	126,235.31	171,901.97	137,966.19	132,372.55	127,749.19	143,226.35	156,023.39
DEPOSITOS DE BANCOS	57,179.59	65,760.15	69,818.03	168,709.76	208,661.68	230,387.61	247,203.71	258,078.38	266,623.69
PATRIMONIO TOTAL	181,659.08	185,896.45	188,003.77	190,226.54	221,380.65	232,807.23	233,227.71	237,799.16	259,693.49
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,068,109.70	2,163,792.93	2,290,461.24	2,364,593.25	2,465,861.08	2,574,360.78	2,728,317.17	2,896,965.64	3,072,489.66
ACTIVOS GENERADORES DE INGRESOS	1,597,650.68	1,701,846.08	1,719,149.50	1,694,111.23	1,733,921.83	1,903,387.42	2,145,857.15	2,142,967.05	2,259,193.50
TOTAL DE PRESTAMOS	1,370,357.39	1,473,242.12	1,509,807.10	1,548,565.99	1,598,816.57	1,759,199.09	2,019,414.28	2,086,758.67	2,208,395.40
TOTAL DE INVERSIONES	227,293.29	228,603.96	209,342.40	145,545.24	135,105.27	144,188.33	126,442.87	56,208.38	50,798.10
PATRIMONIO TOTAL	176,825.26	178,474.89	184,449.51	185,331.99	201,519.86	209,351.84	210,615.74	214,012.85	240,537.07
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	113,802.55	30,296.71	62,424.58	92,644.70	123,253.97	30,248.53	61,983.90	102,361.63	142,492.64
EGRESOS DE OPERACIONES	78,243.88	16,952.43	34,201.39	52,603.50	71,694.34	19,730.85	39,959.49	61,386.74	83,328.79
INGRESO NETO DE INTERESES	35,558.68	13,344.28	28,223.19	40,041.20	51,559.63	10,517.68	22,024.41	40,974.89	59,163.84

**GLOBAL BANK CORPORATION**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	38,394.40	8,796.65	26,225.06	34,771.30	48,293.59	9,587.68	21,874.62	30,793.79	53,684.40
INGRESO DE OPERACIONES	73,953.07	22,140.93	54,448.25	74,812.51	99,853.22	20,105.36	43,899.03	71,768.68	112,848.24
EGRESOS GENERALES	51,509.99	12,475.98	38,169.09	50,936.66	64,897.28	13,365.89	33,474.41	49,452.30	65,285.80
UTILIDAD ANTES DE PROVISIONES	22,443.09	9,664.95	16,279.17	23,875.84	34,955.94	6,739.47	10,424.62	22,316.38	47,562.43
UTILIDAD DEL PERIODO	9,243.09	6,914.95	9,779.17	15,215.84	23,635.94	3,829.47	3,754.62	11,946.38	34,192.43
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	14,827.53	15,395.15	15,921.63	22,173.43	18,360.11	18,986.37	18,926.31	17,563.20	19,726.97
TOTAL PROVISIONES PARA PRESTAMOS	22,518.75	24,236.26	26,293.37	26,368.10	27,296.88	29,111.54	31,123.07	33,945.61	34,314.10
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.02	0.96	0.96	1.30	1.05	1.00	0.80	0.71	0.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	151.87	157.43	165.14	118.92	148.67	153.33	164.44	193.28	173.95
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.55	1.50	1.58	1.54	1.56	1.53	1.31	1.38	1.28
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.33	8.16	7.63	7.19	8.05	8.11	7.80	7.55	7.65
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.87	10.06	10.08	10.74	12.32	11.89	9.61	9.46	9.54
PATRIMONIO / PRESTAMOS TOTALES (%)	12.51	11.54	11.31	11.12	12.68	12.20	9.81	9.65	9.72
INDICE DE ADECUACION DE CAPITAL	14.94	14.59	14.29	14.38	14.46	14.51	14.43	15.10	14.16
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.48	16.72	27.14	38.40	40.32	37.39	20.51	19.95	20.31
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.29	12.76	19.76	28.78	31.07	28.32	15.14	14.73	14.61
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.71	30.39	38.39	41.51	42.73	39.73	22.81	22.13	22.39
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.58	1.63	1.14	1.20	1.36	0.80	0.35	0.74	1.51
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.45	1.28	0.85	0.86	0.96	0.60	0.28	0.55	1.11
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.23	15.50	10.60	10.95	11.73	7.32	3.57	7.44	14.22
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.12	7.12	7.26	7.29	7.11	6.36	5.78	6.37	6.31
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.90	3.98	3.98	4.14	4.13	4.15	3.72	3.82	3.69
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.23	3.14	3.28	3.15	2.97	2.21	2.05	2.55	2.62



**GLOBAL BANK CORPORATION**  
**ESTADISTICAS FINANCIERAS**  
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	7.81	7.59	7.42	7.15	6.77	6.70	6.72	6.79	6.53
RESTO DEL PAIS	10.06	9.70	9.04	9.17	9.21	9.07	8.91	8.60	8.45
AL POR MENOR	9.74	9.71	9.65	9.64	9.10	8.93	8.80	8.71	8.58
CONSUMO									
VIVIENDA HIPOTECARIA	5.01	5.16	4.93	4.94	4.97	5.00	5.03	4.99	4.61
PRESTAMO PERSONAL AUTO	8.70	8.54	8.55	8.51	8.54	8.45	8.40	8.35	8.30
PRESTAMO PERSONAL	8.63	8.45	8.70	8.46	8.60	8.58	8.38	8.44	8.42
TARJETA DE CREDITO	14.01	14.64	14.65	14.68	14.70	14.64	14.78	15.47	15.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.32	4.26	4.21	3.92	3.80	3.60	3.44	3.42	3.44
PERSONA JURIDICA	4.23	4.20	3.96	4.14	4.04	3.90	3.72	3.72	3.61