

GLOBAL BANK CORPORATION
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,750,240.47	2,871,861.27	2,991,286.86	3,148,595.90	3,394,738.84	3,301,616.38	3,419,936.68	3,527,905.43	3,705,969.03
ACTIVOS LIQUIDOS	854,366.24	813,435.02	452,833.94	463,657.06	495,963.17	424,487.74	422,299.29	389,674.15	424,958.09
TOTAL DE PRESTAMOS	1,746,010.85	1,907,572.26	2,376,651.08	2,463,343.30	2,670,779.96	2,668,675.82	2,787,133.73	2,942,820.51	3,069,871.07
LOCALES	1,732,138.39	1,875,625.76	1,935,543.81	1,969,757.04	2,177,912.89	2,217,147.01	2,325,466.65	2,482,899.64	2,569,015.63
EXTRANJEROS	13,872.46	31,946.51	441,107.27	493,586.26	492,867.07	451,528.81	461,667.08	459,920.87	500,855.44
TOTAL DE INVERSIONES	50,852.94	50,865.06	50,791.64	50,732.52	50,743.26	55,753.65	50,793.65	50,693.98	50,702.25
TOTAL DE DEPOSITOS	2,118,708.96	2,175,661.93	2,207,435.69	2,324,090.96	2,441,422.80	2,343,393.77	2,355,331.47	2,465,411.00	2,495,369.62
LOCALES	1,772,081.09	1,812,901.77	1,832,482.80	1,922,786.23	2,018,775.71	2,106,273.26	2,089,414.86	2,180,003.25	2,219,761.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,680,479.36	1,719,232.08	1,731,067.91	1,813,459.61	1,881,787.91	1,944,361.55	1,977,450.04	2,055,517.57	2,073,957.45
DEPOSITOS DE BANCOS	91,601.73	93,669.69	101,414.89	109,326.61	136,987.80	161,911.71	111,964.82	124,485.68	145,803.82
EXTRANJEROS	346,627.87	362,760.16	374,952.89	401,304.74	422,647.08	237,120.51	265,916.62	285,407.76	275,608.35
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	137,966.19	132,372.55	127,749.19	143,226.35	156,023.39	133,787.04	153,865.22	182,086.93	188,072.17
DEPOSITOS DE BANCOS	208,661.68	230,387.61	247,203.71	258,078.38	266,623.69	103,333.48	112,051.39	103,320.83	87,536.17
PATRIMONIO TOTAL	221,380.65	232,807.23	233,227.71	237,799.16	259,693.49	277,174.24	268,750.81	277,443.25	307,837.28
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,465,861.08	2,574,360.78	2,728,317.17	2,896,965.64	3,072,489.66	3,086,738.83	3,205,611.77	3,338,250.66	3,550,353.93
ACTIVOS GENERADORES DE INGRESOS	1,733,921.83	1,903,387.42	2,145,857.15	2,142,967.05	2,259,193.50	2,341,433.40	2,632,685.05	2,753,795.15	2,921,048.26
TOTAL DE PRESTAMOS	1,598,816.57	1,759,199.09	2,019,414.28	2,086,758.67	2,208,395.40	2,288,124.04	2,581,892.41	2,703,081.90	2,870,325.51
TOTAL DE INVERSIONES	135,105.27	144,188.33	126,442.87	56,208.38	50,798.10	53,309.36	50,792.65	50,713.25	50,722.75
PATRIMONIO TOTAL	201,519.86	209,351.84	210,615.74	214,012.85	240,537.07	254,990.73	250,989.26	257,621.20	283,765.38
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	123,253.97	30,248.53	61,983.90	102,361.63	142,492.64	40,782.17	83,416.47	127,537.95	174,863.63
EGRESOS DE OPERACIONES	71,694.34	19,730.85	39,959.49	61,386.74	83,328.79	23,293.00	46,932.69	71,158.68	97,811.50
INGRESO NETO DE INTERESES	51,559.63	10,517.68	22,024.41	40,974.89	59,163.84	17,489.17	36,483.77	56,379.27	77,052.13

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OTROS INGRESOS	48,293.59	9,587.68	21,874.62	30,793.79	53,684.40	7,105.10	23,250.73	32,684.25	69,654.37
INGRESO DE OPERACIONES	99,853.22	20,105.36	43,899.03	71,768.68	112,848.24	24,594.27	59,734.50	89,063.52	146,706.50
EGRESOS GENERALES	64,897.28	13,365.89	33,474.41	49,452.30	65,285.80	15,332.71	38,222.01	55,526.67	73,865.32
UTILIDAD ANTES DE PROVISIONES	34,955.94	6,739.47	10,424.62	22,316.38	47,562.43	9,261.56	21,512.49	33,536.85	72,841.18
UTILIDAD DEL PERIODO	23,635.94	3,829.47	3,754.62	11,946.38	34,192.43	6,761.56	12,637.49	22,536.85	59,716.18
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	18,360.11	18,986.37	18,926.31	17,563.20	19,726.97	19,746.97	17,394.08	22,340.90	23,868.17
TOTAL PROVISIONES PARA PRESTAMOS	27,296.88	29,111.54	31,123.07	33,945.61	34,314.10	35,938.19	38,996.23	40,291.88	39,967.20
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.05	1.00	0.80	0.71	0.74	0.74	0.62	0.76	0.78
PROVISIONES / PRESTAMOS VENCIDOS (%)	148.67	153.33	164.44	193.28	173.95	181.99	224.19	180.35	167.45
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.56	1.53	1.31	1.38	1.28	1.35	1.40	1.37	1.30
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.05	8.11	7.80	7.55	7.65	8.40	7.86	7.86	8.31
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.32	11.89	9.61	9.46	9.54	10.17	9.47	9.27	9.86
PATRIMONIO / PRESTAMOS TOTALES (%)	12.68	12.20	9.81	9.65	9.72	10.39	9.64	9.43	10.03
INDICE DE ADECUACION DE CAPITAL	14.46	14.51	14.43	15.10	14.16	15.25	15.03	14.95	14.21
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	40.32	37.39	20.51	19.95	20.31	18.11	17.93	15.81	17.03
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	31.07	28.32	15.14	14.73	14.61	12.86	12.35	11.05	11.47
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.73	39.73	22.81	22.13	22.39	20.49	20.09	17.86	19.06
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.36	0.80	0.35	0.74	1.51	1.16	0.96	1.09	2.04
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.96	0.60	0.28	0.55	1.11	0.88	0.79	0.90	1.68
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.73	7.32	3.57	7.44	14.22	10.61	10.07	11.66	21.04
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.11	6.36	5.78	6.37	6.31	6.97	6.34	6.18	5.99
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.13	4.15	3.72	3.82	3.69	3.98	3.57	3.45	3.35
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.97	2.21	2.05	2.55	2.62	2.99	2.77	2.73	2.64

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ZONA LIBRE	6.77	6.70	6.72	6.79	6.53	6.47	7.25	6.52	6.38
RESTO DEL PAIS	9.21	9.07	8.91	8.60	8.45	8.15	8.27	8.15	8.10
AL POR MENOR	9.10	8.93	8.80	8.71	8.58	8.38	8.67	8.25	8.08
CONSUMO									
VIVIENDA HIPOTECARIA	4.97	5.00	5.03	4.99	4.61	4.56	4.34	4.39	4.45
PRESTAMO PERSONAL AUTO	8.54	8.45	8.40	8.35	8.30	8.26	8.25	8.14	8.17
PRESTAMO PERSONAL	8.60	8.58	8.38	8.44	8.42	8.35	8.44	8.19	8.15
TARJETA DE CREDITO	14.70	14.64	14.78	15.47	15.00	14.89	14.71	14.52	14.70
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.80	3.60	3.44	3.42	3.44	3.58	3.47	3.30	3.45
PERSONA JURIDICA	4.04	3.90	3.72	3.72	3.61	3.71	3.66	3.56	3.50