

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,394,738.84	3,301,616.38	3,419,936.68	3,527,905.43	3,705,969.03	3,692,949.32	3,883,942.23	0.00	0.00
ACTIVOS LIQUIDOS	495,963.17	424,487.74	422,299.29	389,674.15	424,958.09	448,932.96	535,014.77	0.00	0.00
TOTAL DE PRESTAMOS	2,670,779.96	2,668,675.82	2,787,133.73	2,942,820.51	3,069,871.07	3,054,887.38	3,068,744.91	0.00	0.00
LOCALES	2,177,912.89	2,217,147.01	2,325,466.65	2,482,899.64	2,569,015.63	2,684,507.31	2,674,443.70	0.00	0.00
EXTRANJEROS	492,867.07	451,528.81	461,667.08	459,920.87	500,855.44	370,380.07	394,301.21	0.00	0.00
TOTAL DE INVERSIONES	50,743.26	55,753.65	50,793.65	50,693.98	50,702.25	51,646.25	57,515.50	0.00	0.00
TOTAL DE DEPOSITOS	2,441,422.80	2,343,393.77	2,355,331.47	2,465,411.00	2,495,369.62	2,484,853.17	2,730,580.57	0.00	0.00
LOCALES	2,018,775.71	2,106,273.26	2,089,414.86	2,180,003.25	2,219,761.28	2,209,689.84	2,416,654.42	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	1,881,787.91	1,944,361.55	1,977,450.04	2,055,517.57	2,073,957.45	2,083,917.30	2,252,921.11	0.00	0.00
DEPOSITOS DE BANCOS	136,987.80	161,911.71	111,964.82	124,485.68	145,803.82	125,772.55	163,733.31	0.00	0.00
EXTRANJEROS	422,647.08	237,120.51	265,916.62	285,407.76	275,608.35	275,163.33	313,926.15	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	156,023.39	133,787.04	153,865.22	182,086.93	188,072.17	193,326.77	203,846.52	0.00	0.00
DEPOSITOS DE BANCOS	266,623.69	103,333.48	112,051.39	103,320.83	87,536.17	81,836.56	110,079.64	0.00	0.00
PATRIMONIO TOTAL	259,693.49	277,174.24	268,750.81	277,443.25	307,837.28	314,462.82	316,584.67	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,072,489.66	3,086,738.83	3,205,611.77	3,338,250.66	3,550,353.93	3,497,282.85	3,651,939.45	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,259,193.50	2,341,433.40	2,632,685.05	2,753,795.15	2,921,048.26	2,915,481.55	2,982,093.90	0.00	0.00
TOTAL DE PRESTAMOS	2,208,395.40	2,288,124.04	2,581,892.41	2,703,081.90	2,870,325.51	2,861,781.60	2,927,939.32	0.00	0.00
TOTAL DE INVERSIONES	50,798.10	53,309.36	50,792.65	50,713.25	50,722.75	53,699.95	54,154.58	0.00	0.00
PATRIMONIO TOTAL	240,537.07	254,990.73	250,989.26	257,621.20	283,765.38	295,818.53	292,667.74	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	142,492.64	40,782.17	83,416.47	127,537.95	174,863.63	46,441.84	94,505.22	0.00	0.00
EGRESOS DE OPERACIONES	83,328.79	23,293.00	46,932.69	71,158.68	97,811.50	26,296.92	53,465.81	0.00	0.00
INGRESO NETO DE INTERESES	59,163.84	17,489.17	36,483.77	56,379.27	77,052.13	20,144.92	41,039.41	0.00	0.00

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OTROS INGRESOS	53,684.40	7,105.10	23,250.73	32,684.25	69,654.37	8,335.22	16,271.23	0.00	0.00
INGRESO DE OPERACIONES	112,848.24	24,594.27	59,734.50	89,063.52	146,706.50	28,480.14	57,310.64	0.00	0.00
EGRESOS GENERALES	65,285.80	15,332.71	38,222.01	55,526.67	73,865.32	17,954.50	38,510.08	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	47,562.43	9,261.56	21,512.49	33,536.85	72,841.18	10,525.64	18,800.56	0.00	0.00
UTILIDAD DEL PERIODO	34,192.43	6,761.56	12,637.49	22,536.85	59,716.18	8,400.64	14,550.56	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	19,726.97	19,746.97	17,394.08	22,340.90	23,868.17	23,680.51	19,645.42	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	34,314.10	35,938.19	38,996.23	40,291.88	39,967.20	41,199.90	41,708.50	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.74	0.74	0.62	0.76	0.78	0.78	0.64	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	173.95	181.99	224.19	180.35	167.45	173.98	212.31	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.28	1.35	1.40	1.37	1.30	1.35	1.36	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	7.65	8.40	7.86	7.86	8.31	8.52	8.15	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.54	10.17	9.47	9.27	9.86	10.12	10.13	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.72	10.39	9.64	9.43	10.03	10.29	10.32	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.16	15.25	15.03	14.95	14.21	15.12	14.82	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	20.31	18.11	17.93	15.81	17.03	18.07	19.59	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.61	12.86	12.35	11.05	11.47	12.16	13.78	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	22.39	20.49	20.09	17.86	19.06	20.15	21.70	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.51	1.16	0.96	1.09	2.04	1.15	0.98	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.11	0.88	0.79	0.90	1.68	0.96	0.80	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.22	10.61	10.07	11.66	21.04	11.36	9.94	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.31	6.97	6.34	6.18	5.99	6.37	6.34	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.69	3.98	3.57	3.45	3.35	3.61	3.59	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.62	2.99	2.77	2.73	2.64	2.76	2.75	0.00	0.00



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ZONA LIBRE	6.53	6.47	7.25	6.52	6.38	6.50	6.60	0.00	0.00
RESTO DEL PAIS	8.45	8.15	8.27	8.15	8.10	8.00	7.89	0.00	0.00
AL POR MENOR	8.58	8.38	8.67	8.25	8.08	8.02	7.95	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.61	4.56	4.34	4.39	4.45	4.32	4.48	0.00	0.00
PRESTAMO PERSONAL AUTO	8.30	8.26	8.25	8.14	8.17	8.01	7.83	0.00	0.00
PRESTAMO PERSONAL	8.42	8.35	8.44	8.19	8.15	8.30	8.17	0.00	0.00
TARJETA DE CREDITO	15.00	14.89	14.71	14.52	14.70	15.49	15.82	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.44	3.58	3.47	3.30	3.45	3.35	3.33	0.00	0.00
PERSONA JURIDICA	3.61	3.71	3.66	3.56	3.50	3.61	3.60	0.00	0.00