

## GLOBAL BANK CORPORATION

## ESTADISTICAS FINANCIERAS

A SEPTIEMBRE 2016

( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,009,024.69	5,310,266.47	5,343,941.67	5,633,380.94	5,788,677.72	6,056,663.31	6,006,865.50	6,151,825.67	0.00
ACTIVOS LIQUIDOS	514,574.01	590,440.15	627,815.12	657,014.25	553,903.20	589,241.52	545,140.49	517,086.85	0.00
TOTAL DE PRESTAMOS	4,189,350.70	4,326,022.81	4,402,590.64	4,636,092.12	4,836,831.40	5,052,025.09	5,076,754.03	5,208,296.92	0.00
LOCALES	3,626,403.13	3,753,591.56	3,811,002.85	3,957,452.81	4,175,914.51	4,363,550.31	4,442,081.99	4,515,116.16	0.00
EXTRANJEROS	562,947.57	572,431.25	591,587.79	678,639.30	660,916.90	688,474.78	634,672.04	693,180.76	0.00
TOTAL DE INVERSIONES	65,180.88	65,173.09	65,153.73	75,369.53	75,262.53	68,459.56	94,943.74	92,039.19	0.00
TOTAL DE DEPOSITOS	3,052,285.77	3,139,055.15	3,213,053.79	3,373,103.94	3,552,000.40	3,690,602.14	3,608,209.23	3,655,763.48	0.00
LOCALES	2,722,321.26	2,801,342.31	2,879,554.74	2,973,361.25	3,178,801.89	3,253,393.33	3,200,851.63	3,179,353.16	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	188,578.38	190,485.91	277,073.63	283,522.75	286,306.03	277,669.54	0.00
DEPOSITOS DE PARTICULARES	2,608,321.74	2,617,346.29	2,501,308.49	2,565,097.03	2,630,066.11	2,731,174.49	2,711,382.90	2,693,760.12	0.00
DEPOSITOS DE BANCOS	113,999.52	183,996.02	189,667.86	217,778.31	271,662.15	238,696.08	203,162.70	207,923.50	0.00
EXTRANJEROS	329,964.51	337,712.84	333,499.05	399,742.69	373,198.51	437,208.82	407,357.60	476,410.32	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	232,827.68	239,746.87	219,850.92	233,139.43	235,875.46	233,030.19	243,075.59	232,392.42	0.00
DEPOSITOS DE BANCOS	97,136.83	97,965.97	113,648.13	166,603.25	137,323.05	204,178.62	164,282.01	244,017.89	0.00
PATRIMONIO TOTAL	397,704.50	409,251.21	410,990.21	405,212.08	430,633.99	439,683.07	482,399.83	495,245.46	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,832,012.52	4,775,081.51	4,902,190.16	5,139,430.96	5,398,851.20	5,683,464.89	5,675,403.59	5,892,603.30	0.00
ACTIVOS GENERADORES DE INGRESOS	3,881,734.51	3,982,174.13	4,097,179.15	4,315,291.21	4,583,312.76	4,755,840.27	4,819,721.06	5,005,898.88	0.00
TOTAL DE PRESTAMOS	3,821,641.28	3,922,029.37	4,037,086.12	4,250,087.52	4,513,091.05	4,689,023.95	4,739,672.33	4,922,194.52	0.00
TOTAL DE INVERSIONES	60,093.23	60,144.76	60,093.02	65,203.69	70,221.71	66,816.32	80,048.73	83,704.36	0.00
PATRIMONIO TOTAL	367,873.78	376,500.91	380,147.08	382,376.55	414,169.25	424,467.14	446,695.02	450,228.77	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	218,280.40	61,705.89	125,796.53	191,783.81	259,978.85	69,820.87	143,399.27	218,580.06	0.00
EGRESOS DE OPERACIONES	128,264.12	36,763.49	77,605.64	118,343.58	160,154.57	43,118.63	87,743.69	134,683.13	0.00

INGRESO NETO DE INTERESES	90,016.27	24,942.40	48,190.90	73,440.22	99,824.28	26,702.24	55,655.58	83,896.93	0.00
OTROS INGRESOS	84,484.97	12,964.71	29,002.61	63,109.31	96,156.25	62,509.82	116,799.95	163,446.26	0.00
INGRESO DE OPERACIONES	174,501.25	37,907.11	77,193.50	136,549.53	195,980.53	89,212.06	172,455.53	247,343.19	0.00
EGRESOS GENERALES	114,326.37	24,854.15	56,841.59	100,761.99	130,790.48	76,285.39	139,946.89	198,764.68	0.00
UTILIDAD ANTES DE PROVISIONES	60,174.87	13,052.95	20,351.91	35,787.54	65,190.05	12,926.68	32,508.64	48,578.51	0.00
UTILIDAD DEL PERIODO	60,366.07	13,314.55	16,706.39	28,079.76	55,847.57	11,397.01	27,084.77	39,404.47	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	34,245.18	36,267.80	32,932.14	39,613.74	42,515.50	40,220.88	39,386.91	51,975.26	0.00
TOTAL PROVISIONES PARA PRESTAMOS	37,191.20	35,712.18	36,071.06	38,276.29	39,418.57	36,706.66	38,848.59	41,842.27	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.82	0.84	0.75	0.85	0.88	0.80	0.78	1.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	108.60	98.47	109.53	96.62	92.72	91.26	98.63	80.50	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.89	0.83	0.82	0.83	0.81	0.73	0.77	0.80	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.94	7.71	7.69	7.19	7.44	7.26	8.03	8.05	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.35	9.32	9.20	8.60	8.77	8.59	9.33	9.34	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.49	9.46	9.34	8.74	8.90	8.70	9.50	9.51	0.00
INDICE DE ADECUACION DE CAPITAL	13.44	13.44	13.56	13.48	13.29	13.21	11.59	13.65	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.86	18.81	19.54	19.48	15.59	15.97	15.11	14.14	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.27	11.12	11.75	11.66	9.57	9.73	9.08	8.41	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	18.99	20.89	21.57	21.71	17.71	17.82	17.74	16.66	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.56	1.34	0.82	0.87	1.22	0.96	1.12	1.05	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.25	1.12	0.68	0.73	1.03	0.80	0.95	0.89	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.41	14.15	8.79	9.79	13.48	10.74	12.13	11.67	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.62	6.20	6.14	5.93	5.67	5.87	5.95	5.82	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.30	3.69	3.79	3.66	3.49	3.63	3.64	3.59	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.32	2.51	2.35	2.27	2.18	2.25	2.31	2.23	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	65.52	65.57	73.64	73.79	66.74	85.51	81.15	80.36	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	1.30	1.42	1.95	2.10	5.26	4.85	4.35	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,460.00	1,490.00	1,506.00	1,539.00	1,565.00	1,579.00	1,599.00	1,592.00	0.00
NUMERO DE SUCURSALES	32.00	33.00	33.00	33.00	33.00	33.00	33.00	35.00	0.00
PRESTAMOS / EMPLEADOS	2,869.42	2,903.37	2,923.37	3,012.41	3,090.63	3,199.51	3,174.96	3,271.54	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,090.61	2,106.75	2,133.50	2,191.75	2,269.65	2,337.30	2,256.54	2,296.33	0.00
UTILIDAD NETA / EMPLEADOS	41.35	8.94	11.09	18.25	35.69	7.22	16.94	24.75	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.61	25.25	19.81	21.27	15.56	14.06	12.41	9.20	0.00

PRESTAMOS (%)	21.29	22.97	19.91	19.98	15.46	16.78	15.31	12.34	0.00
LOCALES (%)	25.61	26.07	22.08	17.74	15.15	16.25	16.56	14.09	0.00
EXTRANJEROS (%)	(0.71)	5.87	7.57	34.95	17.40	20.27	7.28	2.14	0.00
DEPOSITOS (%)	1.63	8.63	10.95	10.96	16.37	17.57	12.30	8.38	0.00
LOCALES (%)	3.98	9.73	10.45	9.38	16.77	16.14	11.16	6.93	0.00
EXTRANJEROS (%)	(14.37)	0.24	15.40	24.38	13.10	29.46	22.15	19.18	0.00
PATRIMONIO (%)	17.65	19.05	17.66	12.70	8.28	7.44	17.38	22.22	0.00
UTILIDAD NETA (%)	20.76	72.42	12.82	1.73	(7.49)	(14.40)	62.12	40.33	0.00
CLASIFICACION PRESTAMOS									
NORMAL	4,123,473.70	4,260,984.64	4,338,942.04	4,571,620.30	4,768,588.82	4,954,166.73	4,975,636.75	5,087,235.92	0.00
MENCION ESPECIAL	66,367.03	64,871.47	65,405.28	61,073.59	62,618.71	92,055.79	98,202.37	110,856.21	0.00
SUBNORMAL	15,500.84	12,267.83	8,030.00	9,845.84	13,222.60	10,673.89	6,742.11	14,350.28	0.00
DUDOSO	18,050.68	21,834.12	17,074.95	15,879.02	10,496.71	11,159.56	10,468.45	10,757.51	0.00
IRRECUPERABLE	3,149.65	1,776.91	9,209.44	15,949.66	21,323.13	20,675.79	24,552.94	26,939.27	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.28	6.66	6.62	6.65	6.66	6.64	6.61	6.68	0.00
AL POR MENOR	6.76	7.34	7.25	7.23	7.25	7.10	7.08	7.15	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.76	4.74	4.61	4.58	4.41	4.24	4.15	4.05	0.00
PRESTAMO PERSONAL AUTO	7.09	6.94	6.80	6.70	6.56	6.49	6.54	6.54	0.00
PRESTAMO PERSONAL	8.14	8.11	8.09	8.07	8.05	8.03	8.00	7.97	0.00
TARJETA DE CREDITO	17.97	17.97	18.03	18.08	18.12	18.71	18.89	18.94	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.88	3.88	3.86	3.85	3.85	3.85	3.85	3.85	0.00
PERSONA JURIDICA	3.96	3.97	3.95	3.92	3.93	3.94	3.93	3.93	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016