

GLOBAL BANK CORPORATION
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,788,677.72	6,056,663.31	6,006,865.50	6,151,825.67	6,537,404.05	6,798,847.09	6,586,636.32	6,647,867.35	6,706,937.91
ACTIVOS LIQUIDOS	553,903.20	589,241.52	545,140.49	517,086.85	688,651.99	636,301.90	545,341.14	544,688.75	546,845.82
TOTAL DE PRESTAMOS	4,836,831.40	5,052,025.09	5,076,754.03	5,208,296.92	5,411,676.35	5,595,970.55	5,591,010.25	5,044,880.72	4,948,621.43
LOCALES	4,175,914.51	4,363,550.31	4,442,081.99	4,515,116.16	4,679,264.35	4,708,061.03	4,803,066.71	4,745,404.65	4,735,304.02
EXTRANJEROS	660,916.90	688,474.78	634,672.04	693,180.76	732,412.00	887,909.51	787,943.54	299,476.07	213,317.41
TOTAL DE INVERSIONES	75,262.53	68,459.56	94,943.74	92,039.19	106,811.64	101,862.35	107,161.15	648,699.60	794,040.60
TOTAL DE DEPOSITOS	3,552,000.40	3,690,602.14	3,608,209.23	3,655,763.48	3,749,553.10	3,859,563.35	3,704,131.69	3,698,193.75	3,834,715.44
LOCALES	3,178,801.89	3,253,393.33	3,200,851.63	3,179,353.16	3,222,286.72	3,299,750.43	3,288,725.86	3,254,880.95	3,341,081.89
DEPOSITOS DE OFICIALES	277,073.63	283,522.75	286,306.03	277,669.54	269,039.86	267,938.39	270,714.98	269,242.94	267,803.99
DEPOSITOS DE PARTICULARES	2,630,066.11	2,731,174.49	2,711,382.90	2,693,760.12	2,731,407.04	2,754,820.72	2,778,464.59	2,747,528.02	2,830,255.86
DEPOSITOS DE BANCOS	271,662.15	238,696.08	203,162.70	207,923.50	221,839.82	276,991.33	239,546.28	238,109.99	243,022.04
EXTRANJEROS	373,198.51	437,208.82	407,357.60	476,410.32	527,266.39	559,812.91	415,405.83	443,312.80	493,633.55
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	235,875.46	233,030.19	243,075.59	232,392.42	234,875.42	218,160.15	232,193.07	217,772.50	220,740.46
DEPOSITOS DE BANCOS	137,323.05	204,178.62	164,282.01	244,017.89	292,390.97	341,652.77	183,212.76	225,540.30	272,893.09
PATRIMONIO TOTAL	430,633.99	439,683.07	482,399.83	495,245.46	498,218.28	527,852.22	540,507.93	541,186.63	587,609.76
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,398,851.20	5,683,464.89	5,675,403.59	5,892,603.30	6,163,040.89	6,427,755.20	6,296,750.91	6,399,846.51	6,622,170.98
ACTIVOS GENERADORES DE INGRESOS	4,583,312.76	4,755,840.27	4,819,721.06	5,005,898.88	5,215,290.96	5,409,158.77	5,434,934.58	5,496,958.21	5,630,575.01
TOTAL DE PRESTAMOS	4,513,091.05	4,689,023.95	4,739,672.33	4,922,194.52	5,124,253.87	5,323,997.82	5,333,882.14	5,126,588.82	5,180,148.89
TOTAL DE INVERSIONES	70,221.71	66,816.32	80,048.73	83,704.36	91,037.08	85,160.95	101,052.45	370,369.39	450,426.12
PATRIMONIO TOTAL	414,169.25	424,467.14	446,695.02	450,228.77	464,426.13	483,767.65	511,453.88	518,216.04	542,914.02
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	259,978.85	69,820.87	143,399.27	218,580.06	297,349.61	77,343.09	157,235.57	241,159.04	328,879.61
EGRESOS DE OPERACIONES	160,154.57	43,118.63	87,743.69	134,683.13	184,612.55	51,429.46	105,578.18	162,100.25	218,546.99

INGRESO NETO DE INTERESES	99,824.28	26,702.24	55,655.58	83,896.93	112,737.06	25,913.64	51,657.39	79,058.78	110,332.62
OTROS INGRESOS	96,156.25	62,509.82	116,799.95	163,446.26	209,996.42	47,505.73	95,492.37	137,171.30	215,544.94
INGRESO DE OPERACIONES	195,980.53	89,212.06	172,455.53	247,343.19	322,733.48	73,419.37	147,149.76	216,230.08	325,877.56
EGRESOS GENERALES	130,790.48	76,285.39	139,946.89	198,764.68	258,797.66	39,287.69	94,183.57	153,383.65	204,736.67
UTILIDAD ANTES DE PROVISIONES	65,190.05	12,926.68	32,508.64	48,578.51	63,935.82	34,131.68	52,966.19	62,846.44	121,140.89
UTILIDAD DEL PERIODO	55,847.57	11,397.01	27,084.77	39,404.47	52,285.79	30,557.31	39,814.53	47,127.25	102,123.13
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	42,515.50	40,220.88	39,386.91	51,975.26	70,967.53	70,022.54	65,571.69	89,076.53	98,756.20
TOTAL PROVISIONES PARA PRESTAMOS	39,418.57	36,706.66	38,848.59	41,842.27	42,313.80	40,787.22	42,973.35	46,103.14	48,512.87
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.88	0.80	0.78	1.00	1.31	1.25	1.17	1.77	2.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	92.72	91.26	98.63	80.50	59.62	58.25	65.54	51.76	49.12
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.81	0.73	0.77	0.80	0.78	0.73	0.77	0.91	0.98
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.44	7.26	8.03	8.05	7.62	7.76	8.21	8.14	8.76
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.77	8.59	9.33	9.34	9.03	9.26	9.49	9.51	10.23
PATRIMONIO / PRESTAMOS TOTALES (%)	8.90	8.70	9.50	9.51	9.21	9.43	9.67	10.73	11.87
INDICE DE ADECUACION DE CAPITAL	13.29	13.21	11.59	13.65	13.44	13.52	13.81	14.04	14.59
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.59	15.97	15.11	14.14	18.37	16.49	14.72	14.73	14.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.57	9.73	9.08	8.41	10.53	9.36	8.28	8.19	8.15
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	17.71	17.82	17.74	16.66	21.21	19.13	17.62	32.27	34.97
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.22	0.96	1.12	1.05	1.00	2.26	1.47	1.14	1.81
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.03	0.80	0.95	0.89	0.85	1.90	1.26	0.98	1.54
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.48	10.74	12.13	11.67	11.26	25.27	15.57	12.13	18.81
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.67	5.87	5.95	5.82	5.70	5.72	5.79	5.85	5.84
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.49	3.63	3.64	3.59	3.54	3.80	3.89	3.93	3.88
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.25	2.31	2.23	2.16	1.92	1.90	1.92	1.96
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	66.74	85.51	81.15	80.36	80.19	53.51	64.01	70.94	62.83
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	5.26	4.85	4.35	4.03	3.51	3.51	3.33	3.83
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,565.00	1,579.00	1,599.00	1,592.00	1,617.00	1,594.00	1,560.00	1,524.00	1,540.00
NUMERO DE SUCURSALES	33.00	33.00	33.00	35.00	36.00	36.00	36.00	36.00	33.00
PRESTAMOS / EMPLEADOS	3,090.63	3,199.51	3,174.96	3,271.54	3,346.74	3,510.65	3,583.98	3,310.29	3,213.39
DEPOSITOS TOTALES / EMPLEADOS	2,269.65	2,337.30	2,256.54	2,296.33	2,318.83	2,421.31	2,374.44	2,426.64	2,490.07
UTILIDAD NETA / EMPLEADOS	35.69	7.22	16.94	24.75	32.34	19.17	25.52	30.92	66.31
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.56	14.06	12.41	9.20	12.93	12.25	9.65	8.06	2.59

PRESTAMOS (%)	15.46	16.78	15.31	12.34	11.88	10.77	10.13	(3.14)	(8.56)
LOCALES (%)	15.15	16.25	16.56	14.09	12.05	7.90	8.13	5.10	1.20
EXTRANJEROS (%)	17.40	20.27	7.28	2.14	10.82	28.97	24.15	(56.80)	(70.87)
DEPOSITOS (%)	16.37	17.57	12.30	8.38	5.56	4.58	2.66	1.16	2.27
LOCALES (%)	16.77	16.14	11.16	6.93	1.37	1.42	2.75	2.38	3.69
EXTRANJEROS (%)	13.10	29.46	22.15	19.18	41.28	28.04	1.98	(6.95)	(6.38)
PATRIMONIO (%)	8.28	7.44	17.38	22.22	15.69	20.05	12.05	9.28	17.94
UTILIDAD NETA (%)	(7.49)	(14.40)	62.12	40.33	(6.38)	168.12	47.00	19.60	95.32
CLASIFICACION PRESTAMOS									
NORMAL	4,768,588.82	4,954,166.73	4,975,636.75	5,087,235.92	5,281,410.22	5,473,648.78	5,447,212.00	4,896,872.27	4,785,487.33
MENCION ESPECIAL	62,618.71	92,055.79	98,202.37	110,856.21	102,017.79	89,528.19	117,907.28	104,945.11	109,236.03
SUBNORMAL	13,222.60	10,673.89	6,742.11	14,350.28	15,641.35	12,461.64	11,564.95	19,081.51	26,398.68
DUDOSO	10,496.71	11,159.56	10,468.45	10,757.51	27,390.95	30,982.56	31,578.81	19,434.50	19,494.41
IRRECUPERABLE	21,323.13	20,675.79	24,552.94	26,939.27	27,529.84	30,136.60	25,720.56	50,650.48	56,517.85
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.66	6.64	6.61	6.68	6.71	7.06	6.98	6.83	6.80
AL POR MENOR	7.25	7.10	7.08	7.15	7.13	7.35	7.32	7.30	7.27
CONSUMO									
VIVIENDA HIPOTECARIA	4.41	4.24	4.15	4.05	4.01	4.03	3.97	3.91	3.93
PRESTAMO PERSONAL AUTO	6.56	6.49	6.54	6.54	6.56	6.71	6.71	6.73	6.75
PRESTAMO PERSONAL	8.05	8.03	8.00	7.97	7.96	7.93	7.89	7.87	7.85
TARJETA DE CREDITO	18.12	18.71	18.89	18.94	19.01	19.04	19.27	19.27	19.28
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.85	3.85	3.85	3.85	3.86	3.89	3.90	3.92	4.10
PERSONA JURIDICA	3.93	3.94	3.93	3.93	3.93	3.94	3.97	3.97	4.12