

GLOBAL BANK CORPORATION
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

| | 2016 | 2017 | | | | 2018 | | | |
|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 6,537,404.05 | 6,798,847.09 | 6,586,636.32 | 6,647,867.35 | 6,706,937.91 | 6,730,090.09 | 6,659,079.61 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 688,651.99 | 636,301.90 | 546,704.44 | 544,688.75 | 546,845.82 | 508,406.23 | 528,338.90 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 5,411,676.35 | 5,595,970.55 | 5,591,010.25 | 5,044,880.72 | 4,948,621.43 | 4,972,648.40 | 4,929,164.12 | 0.00 | 0.00 |
| LOCALES | 4,679,264.35 | 4,708,061.03 | 4,803,066.71 | 4,745,404.65 | 4,735,304.02 | 4,746,819.95 | 4,698,554.87 | 0.00 | 0.00 |
| EXTRANJEROS | 732,412.00 | 887,909.51 | 787,943.54 | 299,476.07 | 213,317.41 | 225,828.45 | 230,609.26 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 106,811.64 | 101,862.35 | 107,161.15 | 648,699.60 | 794,040.60 | 787,646.83 | 830,303.84 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 3,749,553.10 | 3,859,563.35 | 3,704,131.69 | 3,698,193.75 | 3,834,715.44 | 3,791,762.64 | 3,789,344.59 | 0.00 | 0.00 |
| LOCALES | 3,222,286.72 | 3,299,750.43 | 3,288,725.86 | 3,254,880.95 | 3,341,081.89 | 3,273,923.31 | 3,266,050.70 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 269,039.86 | 267,938.39 | 270,714.98 | 269,242.94 | 267,803.99 | 264,134.65 | 263,460.99 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 2,731,407.04 | 2,754,820.72 | 2,778,464.59 | 2,747,528.02 | 2,830,255.86 | 2,789,346.83 | 2,840,669.08 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 221,839.82 | 276,991.33 | 239,546.28 | 238,109.99 | 243,022.04 | 220,441.83 | 161,920.63 | 0.00 | 0.00 |
| EXTRANJEROS | 527,266.39 | 559,812.91 | 415,405.83 | 443,312.80 | 493,633.55 | 517,839.33 | 523,293.89 | 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 | 234,875.42 | 218,160.15 | 232,193.07 | 217,772.50 | 220,740.46 | 230,525.76 | 234,766.04 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 292,390.97 | 341,652.77 | 183,212.76 | 225,540.30 | 272,893.09 | 287,313.57 | 288,527.84 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 498,218.28 | 527,852.22 | 540,507.93 | 541,186.63 | 587,609.76 | 597,888.15 | 609,113.60 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 6,163,040.89 | 6,427,755.20 | 6,296,750.91 | 6,399,846.51 | 6,622,170.98 | 6,764,468.59 | 6,622,857.96 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 5,215,290.96 | 5,409,158.77 | 5,434,934.58 | 5,496,958.21 | 5,630,575.01 | 5,729,064.06 | 5,728,819.68 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 5,124,253.87 | 5,323,997.82 | 5,333,882.14 | 5,126,588.82 | 5,180,148.89 | 5,284,309.47 | 5,260,087.19 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 91,037.08 | 85,160.95 | 101,052.45 | 370,369.39 | 450,426.12 | 444,754.59 | 468,732.50 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 464,426.13 | 483,767.65 | 511,453.88 | 518,216.04 | 542,914.02 | 562,870.18 | 574,810.76 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 297,349.61 | 77,343.09 | 157,235.57 | 241,159.04 | 328,879.61 | 87,618.66 | 175,902.59 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 184,612.55 | 51,429.46 | 105,578.18 | 162,100.25 | 218,546.99 | 56,847.15 | 116,868.11 | 0.00 | 0.00 |

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| INGRESO NETO DE INTERESES | 112,737.06 | 25,913.64 | 51,657.39 | 79,058.78 | 110,332.62 | 30,771.51 | 59,034.49 | 0.00 | 0.00 |
| OTROS INGRESOS | 209,996.42 | 47,505.73 | 95,492.37 | 137,171.30 | 215,544.94 | 36,294.40 | 79,456.82 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 322,733.48 | 73,419.37 | 147,149.76 | 216,230.08 | 325,877.56 | 67,065.91 | 138,491.30 | 0.00 | 0.00 |
| EGRESOS GENERALES | 258,797.66 | 39,287.69 | 94,183.57 | 153,383.65 | 204,254.24 | 47,329.58 | 99,950.65 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 63,935.82 | 34,131.68 | 52,966.19 | 62,846.44 | 121,623.33 | 19,736.33 | 38,540.66 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 52,285.79 | 30,557.31 | 39,814.53 | 47,127.25 | 102,605.56 | 16,507.10 | 32,860.23 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 70,967.53 | 70,022.54 | 65,571.69 | 89,076.53 | 98,756.20 | 94,304.98 | 89,016.73 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 42,313.80 | 40,787.22 | 42,973.35 | 46,103.14 | 48,512.87 | 49,977.32 | 47,209.23 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.31 | 1.25 | 1.17 | 1.77 | 2.00 | 1.90 | 1.81 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 59.62 | 58.25 | 65.54 | 51.76 | 49.12 | 53.00 | 53.03 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.78 | 0.73 | 0.77 | 0.91 | 0.98 | 1.01 | 0.96 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 7.62 | 7.76 | 8.21 | 8.14 | 8.76 | 8.88 | 9.15 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.03 | 9.26 | 9.49 | 9.51 | 10.23 | 10.38 | 10.58 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 9.21 | 9.43 | 9.67 | 10.73 | 11.87 | 12.02 | 12.36 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 13.44 | 13.52 | 13.81 | 14.04 | 14.59 | 14.88 | 14.64 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 18.37 | 16.49 | 14.76 | 14.73 | 14.26 | 13.41 | 13.94 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 10.53 | 9.36 | 8.30 | 8.19 | 8.15 | 7.55 | 7.93 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 21.21 | 19.13 | 17.65 | 32.27 | 34.97 | 34.18 | 35.85 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.00 | 2.26 | 1.47 | 1.14 | 1.82 | 1.15 | 1.15 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.85 | 1.90 | 1.26 | 0.98 | 1.55 | 0.98 | 0.99 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 11.26 | 25.27 | 15.57 | 12.13 | 18.90 | 11.73 | 11.43 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.70 | 5.72 | 5.79 | 5.85 | 5.84 | 6.12 | 6.14 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.54 | 3.80 | 3.89 | 3.93 | 3.88 | 3.97 | 4.08 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.16 | 1.92 | 1.90 | 1.92 | 1.96 | 2.15 | 2.06 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 80.19 | 53.51 | 64.01 | 70.94 | 62.68 | 70.57 | 72.17 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.03 | 3.51 | 3.51 | 3.33 | 3.83 | 2.53 | 2.77 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 1,617.00 | 1,594.00 | 1,560.00 | 1,524.00 | 1,540.00 | 1,554.00 | 1,557.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 36.00 | 36.00 | 36.00 | 36.00 | 33.00 | 33.00 | 34.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 3,346.74 | 3,510.65 | 3,583.98 | 3,310.29 | 3,213.39 | 3,199.90 | 3,165.81 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2,318.83 | 2,421.31 | 2,374.44 | 2,426.64 | 2,490.07 | 2,440.00 | 2,433.75 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 32.34 | 19.17 | 25.52 | 30.92 | 66.63 | 10.62 | 21.10 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 12.93 | 12.25 | 9.65 | 8.06 | 2.59 | (1.01) | 1.10 | 0.00 | 0.00 |

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|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------|------|
| PRESTAMOS (%) | 11.88 | 10.77 | 10.13 | (3.14) | (8.56) | (11.14) | (11.84) | 0.00 | 0.00 |
| LOCALES (%) | 12.05 | 7.90 | 8.13 | 5.10 | 1.20 | 0.82 | (2.18) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 10.82 | 28.97 | 24.15 | (56.80) | (70.87) | (74.57) | (70.73) | 0.00 | 0.00 |
| DEPOSITOS (%) | 5.56 | 4.58 | 2.66 | 1.16 | 2.27 | (1.76) | 2.30 | 0.00 | 0.00 |
| LOCALES (%) | 1.37 | 1.42 | 2.75 | 2.38 | 3.69 | (0.78) | (0.69) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 41.28 | 28.04 | 1.98 | (6.95) | (6.38) | (7.50) | 25.97 | 0.00 | 0.00 |
| PATRIMONIO (%) | 15.69 | 20.05 | 12.05 | 9.28 | 17.94 | 13.27 | 12.69 | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (6.38) | 168.12 | 47.00 | 19.60 | 96.24 | (45.98) | (17.47) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 5,281,410.22 | 5,473,648.78 | 5,447,212.00 | 4,896,872.27 | 4,785,487.33 | 4,740,338.04 | 4,583,152.76 | 0.00 | 0.00 |
| MENCION ESPECIAL | 102,017.79 | 89,528.19 | 117,907.28 | 104,945.11 | 109,236.03 | 170,004.15 | 283,040.22 | 0.00 | 0.00 |
| SUBNORMAL | 15,641.35 | 12,461.64 | 11,564.95 | 19,081.51 | 26,398.68 | 27,294.31 | 16,652.09 | 0.00 | 0.00 |
| DUDOSO | 27,390.95 | 30,982.56 | 31,578.81 | 19,434.50 | 19,494.41 | 19,973.18 | 25,885.30 | 0.00 | 0.00 |
| IRRECUPERABLE | 27,529.84 | 30,136.60 | 25,720.56 | 50,650.48 | 56,517.85 | 65,016.03 | 67,642.97 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 6.71 | 7.06 | 6.98 | 6.83 | 6.80 | 6.82 | 6.90 | 0.00 | 0.00 |
| AL POR MENOR | 7.13 | 7.35 | 7.32 | 7.30 | 7.27 | 7.26 | 7.31 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.01 | 4.03 | 3.97 | 3.91 | 3.93 | 3.91 | 3.90 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.56 | 6.71 | 6.71 | 6.73 | 6.75 | 6.82 | 6.98 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 7.96 | 7.93 | 7.89 | 7.87 | 7.85 | 7.83 | 7.79 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 19.01 | 19.04 | 19.27 | 19.27 | 19.28 | 19.28 | 20.26 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.86 | 3.89 | 3.90 | 3.92 | 4.10 | 3.99 | 4.01 | 0.00 | 0.00 |
| PERSONA JURIDICA | 3.93 | 3.94 | 3.97 | 3.97 | 4.12 | 4.04 | 4.05 | 0.00 | 0.00 |