

GLOBAL BANK CORPORATION
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 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	6,721,251.09	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	483,480.29	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	4,897,019.31	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	4,661,011.47	0.00
EXTRANJEROS	732,412.00	887,909.51	787,943.54	299,476.07	213,317.41	225,828.45	230,609.26	236,007.84	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	862,198.34	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	3,862,072.40	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	3,353,779.91	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	261,755.10	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	2,855,101.60	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	236,923.22	0.00
EXTRANJEROS	527,266.39	559,812.91	415,405.83	443,312.80	493,633.55	517,839.33	523,293.89	508,292.49	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	227,095.26	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	281,197.23	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	580,235.22	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	6,684,559.22	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	5,726,398.98	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	4,970,950.02	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	755,448.97	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	560,710.92	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	265,571.91	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	178,775.73	0.00
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	86,796.18	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	100,762.85	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	187,559.02	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	138,407.00	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	49,152.03	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	40,239.85	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	106,586.48	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	81,312.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.31	1.25	1.17	1.77	2.00	1.90	1.81	2.18	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	59.62	58.25	65.54	51.76	49.12	53.00	53.03	76.29	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.78	0.73	0.77	0.91	0.98	1.01	0.96	1.66	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.62	7.76	8.21	8.14	8.76	8.88	9.15	8.63	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.03	9.26	9.49	9.51	10.23	10.38	10.58	10.07	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	9.21	9.43	9.67	10.73	11.87	12.02	12.36	11.85	0.00
INDICE DE ADECUACION DE CAPITAL	13.44	13.52	13.81	14.04	14.59	14.88	14.64	14.24	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.37	16.49	14.76	14.73	14.26	13.41	13.94	12.52	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.53	9.36	8.30	8.19	8.15	7.55	7.93	7.19	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	21.21	19.13	17.65	32.27	34.97	34.18	35.85	34.84	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	2.26	1.47	1.14	1.82	1.15	1.15	0.94	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.85	1.90	1.26	0.98	1.55	0.98	0.99	0.80	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.26	25.27	15.57	12.13	18.90	11.73	11.43	9.57	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.70	5.72	5.79	5.85	5.84	6.12	6.14	6.18	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.54	3.80	3.89	3.93	3.88	3.97	4.08	4.16	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	2.02	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	80.19	53.51	64.01	70.94	62.68	70.57	72.17	73.79	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.03	3.51	3.51	3.33	3.83	2.53	2.77	2.35	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	1,559.00	0.00
NUMERO DE SUCURSALES	36.00	36.00	36.00	36.00	33.00	33.00	34.00	36.00	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	3,141.13	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	2,477.28	0.00
UTILIDAD NETA / EMPLEADOS	32.34	19.17	25.52	30.92	66.63	10.62	21.10	25.81	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.93	12.25	9.65	8.06	2.59	(1.01)	1.10	1.10	0.00
PRESTAMOS (%)	11.88	10.77	10.13	(3.14)	(8.56)	(11.14)	(11.84)	(2.93)	0.00
LOCALES (%)	12.05	7.90	8.13	5.10	1.20	0.82	(2.18)	(1.78)	0.00
EXTRANJEROS (%)	10.82	28.97	24.15	(56.80)	(70.87)	(74.57)	(70.73)	(21.19)	0.00
DEPOSITOS (%)	5.56	4.58	2.66	1.16	2.27	(1.76)	2.30	4.43	0.00

LOCALES (%)	1.37	1.42	2.75	2.38	3.69	(0.78)	(0.69)	3.04	0.00
EXTRANJEROS (%)	41.28	28.04	1.98	(6.95)	(6.38)	(7.50)	25.97	14.66	0.00
PATRIMONIO (%)	15.69	20.05	12.05	9.28	17.94	13.27	12.69	7.22	0.00
UTILIDAD NETA (%)	(6.38)	168.12	47.00	19.60	96.24	(45.98)	(17.47)	(14.61)	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	4,553,694.91	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	238,997.10	0.00
SUBNORMAL	15,641.35	12,461.64	11,564.95	19,081.51	26,398.68	27,294.31	16,652.09	94,015.78	0.00
DUDOSO	27,390.95	30,982.56	31,578.81	19,434.50	19,494.41	19,973.18	25,885.30	27,879.52	0.00
IRRECUPERABLE	27,529.84	30,136.60	25,720.56	50,650.48	56,517.85	65,016.03	67,642.97	63,744.08	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.71	7.06	6.98	6.83	6.80	6.82	6.90	6.87	0.00
AL POR MENOR	7.13	7.35	7.32	7.30	7.27	7.26	7.31	7.30	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.01	4.03	3.97	3.91	3.93	3.91	3.90	3.88	0.00
PRESTAMO PERSONAL AUTO	6.56	6.71	6.71	6.73	6.75	6.82	6.98	7.03	0.00
PRESTAMO PERSONAL	7.96	7.93	7.89	7.87	7.85	7.83	7.79	7.77	0.00
TARJETA DE CREDITO	19.01	19.04	19.27	19.27	19.28	19.28	20.26	20.23	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.86	3.89	3.90	3.92	4.10	3.99	4.01	4.03	0.00
PERSONA JURIDICA	3.93	3.94	3.97	3.97	4.12	4.04	4.05	4.15	0.00