

**GLOBAL BANK CORPORATION**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas)**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	6,706,937.91	6,730,090.09	6,659,079.61	6,721,251.09	6,993,518.03	7,094,439.47	8,585,218.66	8,722,381.05	0.00
ACTIVOS LIQUIDOS	546,845.82	508,406.23	528,338.90	483,480.29	493,241.65	507,344.28	703,262.05	665,199.44	0.00
TOTAL DE PRESTAMOS	4,948,621.43	4,972,648.40	4,929,164.12	4,897,019.31	4,975,539.64	5,028,369.78	6,287,250.62	6,284,185.81	0.00
LOCALES	4,735,304.02	4,746,819.95	4,698,554.87	4,661,011.47	4,691,552.79	4,727,488.21	6,011,472.42	6,001,736.77	0.00
EXTRANJEROS	213,317.41	225,828.45	230,609.26	236,007.84	283,986.86	300,881.57	275,778.20	282,449.04	0.00
TOTAL DE INVERSIONES	794,040.60	787,646.83	830,303.84	862,198.34	1,043,600.84	1,055,791.58	901,517.53	1,056,270.19	0.00
TOTAL DE DEPOSITOS	3,834,715.44	3,791,762.64	3,789,344.59	3,862,072.40	3,946,970.62	3,939,270.85	5,140,970.30	5,208,437.22	0.00
LOCALES	3,341,081.89	3,273,923.31	3,266,050.70	3,353,779.91	3,465,478.95	3,436,539.84	4,369,048.64	4,326,337.04	0.00
DEPOSITOS DE OFICIALES	267,803.99	264,134.65	263,460.99	261,755.10	265,967.39	258,386.77	269,553.00	269,553.00	0.00
DEPOSITOS DE PARTICULARES	2,830,255.86	2,789,346.83	2,840,669.08	2,855,101.60	2,959,287.01	2,942,695.09	3,925,814.49	3,905,743.77	0.00
DEPOSITOS DE BANCOS	243,022.04	220,441.83	161,920.63	236,923.22	240,224.55	235,457.98	173,681.15	151,040.27	0.00
EXTRANJEROS	493,633.55	517,839.33	523,293.89	508,292.49	481,491.67	502,731.00	771,921.66	882,100.18	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	220,740.46	230,525.76	234,766.04	227,095.26	225,114.58	234,247.55	507,306.68	653,374.10	0.00
DEPOSITOS DE BANCOS	272,893.09	287,313.57	288,527.84	281,197.23	256,377.08	268,483.46	264,614.97	228,726.08	0.00
PATRIMONIO TOTAL	587,609.76	597,888.15	609,113.60	580,235.22	798,335.79	803,315.54	832,491.24	802,063.12	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	6,622,170.98	6,764,468.59	6,622,857.96	6,684,559.22	6,850,227.97	6,912,264.78	7,622,149.13	7,721,816.07	0.00
ACTIVOS GENERADORES DE INGRESOS	5,630,575.01	5,729,064.06	5,728,819.68	5,726,398.98	5,880,901.26	5,922,228.29	6,474,118.05	6,549,836.82	0.00
TOTAL DE PRESTAMOS	5,180,148.89	5,284,309.47	5,260,087.19	4,970,950.02	4,962,080.54	5,000,509.09	5,608,207.37	5,590,602.56	0.00
TOTAL DE INVERSIONES	450,426.12	444,754.59	468,732.50	755,448.97	918,820.72	921,719.20	865,910.68	959,234.26	0.00
PATRIMONIO TOTAL	542,914.02	562,870.18	574,810.76	560,710.92	692,972.78	700,601.84	720,802.42	691,149.17	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	328,879.61	87,618.66	175,902.59	265,571.91	358,358.09	93,174.62	243,055.83	361,216.93	0.00
EGRESOS DE OPERACIONES	218,546.99	56,847.15	116,868.11	178,775.73	241,985.42	64,971.33	167,176.29	249,135.78	0.00
INGRESO NETO DE INTERESES	110,332.62	30,771.51	59,034.49	86,796.18	116,372.67	28,203.29	75,879.54	112,081.15	0.00

OTROS INGRESOS	215,544.94	36,294.40	79,456.82	100,762.85	185,004.92	28,248.15	62,135.09	83,928.36	0.00
INGRESO DE OPERACIONES	325,877.56	67,065.91	138,491.30	187,559.02	301,377.59	56,451.44	138,014.63	196,009.51	0.00
EGRESOS GENERALES	204,254.24	47,329.58	99,950.65	138,407.00	198,342.60	43,017.08	107,159.91	160,014.09	0.00
UTILIDAD ANTES DE PROVISIONES	121,623.33	19,736.33	38,540.66	49,152.03	103,034.99	13,434.36	30,854.72	35,995.42	0.00
UTILIDAD DEL PERIODO	102,605.56	16,507.10	32,860.23	40,239.85	91,454.68	10,607.19	10,309.91	11,613.02	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	98,756.20	94,304.98	89,016.73	106,586.48	115,354.21	116,092.30	128,985.45	148,194.12	0.00
TOTAL PROVISIONES PARA PRESTAMOS	48,512.87	49,977.32	47,209.23	81,312.07	80,987.46	81,048.10	114,314.79	115,896.93	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.00	1.90	1.81	2.18	2.32	2.31	2.05	2.36	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	49.12	53.00	53.03	76.29	70.21	69.81	88.63	78.21	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.98	1.01	0.96	1.66	1.63	1.61	1.82	1.84	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	8.76	8.88	9.15	8.63	11.42	11.32	9.70	9.20	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.23	10.38	10.58	10.07	13.26	13.20	11.58	10.93	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	11.87	12.02	12.36	11.85	16.05	15.98	13.24	12.76	0.00
INDICE DE ADECUACION DE CAPITAL	14.59	14.88	14.64	14.24	14.06	13.33	14.17	14.04	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.26	13.41	13.94	12.52	12.50	12.88	13.68	12.77	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.15	7.55	7.93	7.19	7.05	7.15	8.19	7.63	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.97	34.18	35.85	34.84	38.94	39.68	31.22	33.05	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.82	1.15	1.15	0.94	1.56	0.72	0.32	0.24	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.55	0.98	0.99	0.80	1.34	0.61	0.27	0.20	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.90	11.73	11.43	9.57	13.20	6.06	2.86	2.24	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.84	6.12	6.14	6.18	6.09	6.29	7.51	7.35	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.88	3.97	4.08	4.16	4.11	4.39	5.16	5.07	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.96	2.15	2.06	2.02	1.98	1.90	2.34	2.28	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.68	70.57	72.17	73.79	65.81	76.20	77.64	81.64	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.83	2.53	2.77	2.35	3.15	1.91	1.92	1.71	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	1,540.00	1,554.00	1,557.00	1,559.00	1,564.00	1,548.00	1,740.00	1,658.00	0.00
NUMERO DE SUCURSALES	33.00	33.00	34.00	36.00	36.00	36.00	37.00	38.00	0.00
PRESTAMOS / EMPLEADOS	3,213.39	3,199.90	3,165.81	3,141.13	3,181.29	3,248.30	3,613.36	3,790.22	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,490.07	2,440.00	2,433.75	2,477.28	2,523.64	2,544.75	2,954.58	3,141.40	0.00
UTILIDAD NETA / EMPLEADOS	66.63	10.62	21.10	25.81	58.47	6.85	5.93	7.00	0.00
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
ACTIVOS (%)	2.59	(1.01)	1.10	1.10	4.27	5.41	28.93	29.77	0.00
PRESTAMOS (%)	(8.56)	(11.14)	(11.84)	(2.93)	0.54	1.12	27.55	28.33	0.00

LOCALES (%)	1.20	0.82	(2.18)	(1.78)	(0.92)	(0.41)	27.94	28.76	0.00
EXTRANJEROS (%)	(70.87)	(74.57)	(70.73)	(21.19)	33.13	33.23	19.59	19.68	0.00
DEPOSITOS (%)	2.27	(1.76)	2.30	4.43	2.93	3.89	35.67	34.86	0.00
LOCALES (%)	3.69	(0.78)	(0.69)	3.04	3.72	4.97	33.77	29.00	0.00
EXTRANJEROS (%)	(6.38)	(7.50)	25.97	14.66	(2.46)	(2.92)	47.51	73.54	0.00
PATRIMONIO (%)	17.94	13.27	12.69	7.22	35.86	34.36	36.67	38.23	0.00
UTILIDAD NETA (%)	96.24	(45.98)	(17.47)	(14.61)	(10.87)	(35.74)	(68.62)	(71.14)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	4,785,487.33	4,740,338.04	4,583,152.76	4,553,694.91	4,620,705.07	4,629,975.26	5,847,482.94	5,820,432.55	0.00
MENCION ESPECIAL	109,236.03	170,004.15	283,040.22	238,997.10	249,351.16	269,711.84	322,131.95	351,188.71	0.00
SUBNORMAL	26,398.68	27,294.31	16,652.09	94,015.78	91,991.56	100,691.24	104,305.63	101,922.16	0.00
DUDOSO	19,494.41	19,973.18	25,885.30	27,879.52	19,162.26	21,029.41	40,061.76	33,128.02	0.00
IRRECUPERABLE	56,517.85	65,016.03	67,642.97	63,744.08	75,317.05	88,010.13	87,583.13	93,411.29	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.80	6.82	6.90	6.87	7.27	7.40	7.41	7.44	0.00
AL POR MENOR	7.27	7.26	7.31	7.30	7.74	7.72	7.75	7.73	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.93	3.91	3.90	3.88	4.14	5.65	6.11	6.10	0.00
PRESTAMO PERSONAL AUTO	6.75	6.82	6.98	7.03	7.07	7.09	7.16	7.17	0.00
PRESTAMO PERSONAL	7.85	7.83	7.79	7.77	7.74	7.71	7.72	7.70	0.00
TARJETA DE CREDITO	19.28	19.28	20.26	20.23	20.21	20.16	20.12	19.95	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.10	3.99	4.01	4.03	4.08	4.11	4.20	4.19	0.00
PERSONA JURIDICA	4.12	4.04	4.05	4.15	4.20	4.25	4.40	4.35	0.00