



Global Bank Corporation
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

| | 2001 | | | 2002 | | | 2003 | | | |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | |
| 1 BALANCE DE SITUACION | | | | | | | | | | |
| 2 Total de Activos | 556,332.99 | 566,405.07 | 611,123.69 | 603,864.86 | 612,058.13 | 621,080.82 | 653,102.78 | 662,415.67 | 689,057.33 | |
| 3 Activos Líquidos | 50,900.86 | 49,695.86 | 76,515.20 | 60,192.46 | 65,627.80 | 55,432.15 | 80,696.20 | 69,419.86 | 155,216.01 | |
| 4 Total de Préstamos | 417,614.49 | 422,745.04 | 439,455.27 | 442,323.63 | 449,405.73 | 463,632.04 | 473,270.37 | 474,276.71 | 396,659.90 | |
| 5 Locales | 405,692.14 | 410,068.38 | 427,200.39 | 427,777.09 | 434,368.44 | 446,404.35 | 452,246.02 | 453,950.09 | 373,211.61 | |
| 6 Extranjeros | 11,922.34 | 12,676.66 | 12,254.88 | 14,546.54 | 15,037.29 | 17,227.69 | 21,024.34 | 20,326.62 | 23,448.30 | |
| 7 Total de Inversiones | 52,909.88 | 58,522.03 | 59,061.08 | 63,700.99 | 55,799.24 | 59,659.54 | 55,049.46 | 68,539.90 | 83,875.12 | |
| 8 Total de Depósitos | 416,756.64 | 407,284.29 | 446,785.36 | 439,696.83 | 452,558.12 | 444,531.54 | 474,607.61 | 472,391.21 | 501,048.91 | |
| 9 Locales | 400,099.24 | 390,196.68 | 427,958.76 | 421,845.63 | 433,328.93 | 422,684.82 | 450,506.96 | 448,283.17 | 461,041.59 | |
| 10 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 11 Depósitos de Particulares | 359,880.30 | 358,650.10 | 380,457.53 | 393,018.32 | 404,104.96 | 403,162.93 | 422,802.01 | 426,221.80 | 440,135.21 | |
| 12 Depósitos de Bancos | 40,218.95 | 31,546.59 | 47,501.23 | 28,827.31 | 29,223.97 | 19,521.89 | 27,704.95 | 22,061.37 | 20,906.38 | |
| 13 Extranjeros | 16,657.40 | 17,087.61 | 18,826.60 | 17,851.20 | 19,229.18 | 21,846.72 | 24,100.65 | 24,108.04 | 40,007.31 | |
| 14 Depósitos de Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 15 Depósitos de Particulares | 13,977.15 | 13,935.85 | 17,272.01 | 16,845.50 | 16,350.40 | 17,951.86 | 20,253.37 | 20,155.68 | 20,726.10 | |
| 16 Depósitos de Bancos | 2,680.24 | 3,151.76 | 1,554.58 | 1,005.70 | 2,878.78 | 3,894.86 | 3,847.28 | 3,952.36 | 19,281.21 | |
| 17 Patrimonio Total | 49,163.03 | 63,342.96 | 64,318.52 | 64,962.35 | 66,048.01 | 67,152.51 | 65,976.19 | 65,308.32 | 67,277.40 | |
| 18 PROMEDIO (12 MESES) | | | | | | | | | | |
| 19 Total de Activos | 556,332.99 | 566,405.07 | 611,123.69 | 603,864.86 | 584,195.56 | 593,742.94 | 632,113.24 | 633,140.27 | 650,557.73 | |
| 20 Activos Generadores de Ingresos | 470,524.36 | 481,267.07 | 498,516.36 | 506,024.63 | 487,864.67 | 502,279.32 | 513,418.09 | 524,420.62 | 492,870.00 | |
| 21 Total de Prestamos | 417,614.49 | 422,745.04 | 439,455.27 | 442,323.63 | 433,510.11 | 443,188.54 | 456,362.82 | 458,300.17 | 423,032.82 | |
| 22 Total de Inversiones | 52,909.88 | 58,522.03 | 59,061.08 | 63,700.99 | 54,354.56 | 59,090.78 | 57,055.27 | 66,120.45 | 69,837.18 | |
| 23 Patrimonio Total | 49,163.03 | 63,342.96 | 64,318.52 | 64,962.35 | 57,605.52 | 65,247.73 | 65,147.35 | 65,135.33 | 66,662.70 | |
| 24 ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| 25 Ingreso por Intereses | 48,402.74 | 15,049.10 | 27,114.30 | 39,328.25 | 51,269.46 | 11,582.52 | 23,832.06 | 35,976.60 | 46,563.72 | |
| 26 Egreso de Operaciones | 36,068.59 | 8,259.39 | 16,306.60 | 24,438.52 | 32,169.53 | 7,124.23 | 14,329.60 | 21,181.44 | 27,912.88 | |



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| 27 Ingreso Neto de Intereses | 12,334.14 | 6,789.71 | 10,807.70 | 14,889.72 | 19,099.93 | 4,458.29 | 9,502.46 | 14,795.17 | 18,650.85 | |
| 28 Otros Ingresos | 11,458.73 | 2,890.38 | 6,852.22 | 10,175.83 | 13,891.41 | 2,962.34 | 6,078.09 | 8,945.60 | 15,029.37 | |
| 29 Ingreso de Operaciones | 23,792.88 | 9,680.09 | 17,659.93 | 25,065.56 | 32,991.33 | 7,420.63 | 15,580.56 | 23,740.77 | 33,680.22 | |
| 30 Egresos Generales | 13,771.25 | 3,424.52 | 7,325.89 | 11,957.43 | 16,009.19 | 4,383.35 | 9,740.55 | 15,248.91 | 20,087.81 | |
| 31 Utilidad antes de Provisiones | 10,021.62 | 6,255.56 | 10,334.04 | 13,108.12 | 16,982.14 | 3,037.28 | 5,840.01 | 8,491.86 | 13,592.41 | |
| 32 Utilidad del Periodo | 5,078.61 | -94.43 | 2,097.04 | 3,371.12 | 5,577.14 | 1,462.28 | 978.68 | 1,060.53 | 4,842.74 | |
| 33 CALIDAD DE ACTIVOS | | | | | | | | | | |
| 34 Total de Préstamos Vencidos | 9,341.00 | 12,085.47 | 11,293.26 | 10,898.60 | 12,063.60 | 10,823.39 | 9,123.83 | 8,532.12 | 9,315.32 | |
| 35 Total Provisiones Para Préstamos | 5,503.16 | 8,043.00 | 7,211.55 | 6,703.94 | 7,261.32 | 8,088.96 | 7,126.92 | 7,668.03 | 7,399.43 | |
| 36 Préstamos Vencidos / Préstamos Totales (%) | 2.24 | 2.86 | 2.57 | 2.46 | 2.68 | 2.33 | 1.93 | 1.80 | 2.35 | |
| 37 Provisiones / Préstamos Vencidos (%) | 58.91 | 66.55 | 63.86 | 61.51 | 60.19 | 74.74 | 78.11 | 89.87 | 79.43 | |
| 38 Provisiones para Préstamos / Préstamos Totales (%) | 1.32 | 1.90 | 1.64 | 1.52 | 1.62 | 1.74 | 1.51 | 1.62 | 1.87 | |
| 39 RAZONES DE CAPITAL | | | | | | | | | | |
| 40 Patrimonio / Activos Totales (%) | 8.84 | 11.18 | 10.52 | 10.76 | 10.79 | 10.81 | 10.10 | 9.86 | 9.76 | |
| 41 Patrimonio / Activos Generadores de Ing. (%) | 10.45 | 13.16 | 12.90 | 12.84 | 13.07 | 12.83 | 12.49 | 12.03 | 14.00 | |
| 42 Patrimonio / Préstamos Totales (%) | 11.77 | 14.98 | 14.64 | 14.69 | 14.70 | 14.48 | 13.94 | 13.77 | 16.96 | |
| 43 LIQUIDEZ | | | | | | | | | | |
| 44 Activos Líquidos / Total de Depósitos (%) | 12.21 | 12.20 | 17.13 | 13.69 | 14.50 | 12.47 | 17.00 | 14.70 | 30.98 | |
| 45 Activos Líquidos / Activos Totales (%) | 9.15 | 8.77 | 12.52 | 9.97 | 10.72 | 8.93 | 12.36 | 10.48 | 22.53 | |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%) | 24.91 | 26.57 | 30.34 | 28.18 | 26.83 | 25.89 | 28.60 | 29.20 | 47.72 | |
| 47 RENTABILIDAD | | | | | | | | | | |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | -0.08 | 0.84 | 0.89 | 1.14 | 1.16 | 0.38 | 0.27 | 0.98 | |
| 49 Utilidad Neta / Total de Activos (Promedio) (%) | 0.00 | -0.07 | 0.69 | 0.74 | 0.95 | 0.99 | 0.31 | 0.22 | 0.74 | |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%) | 0.00 | -0.60 | 6.52 | 6.92 | 9.68 | 8.96 | 3.00 | 2.17 | 7.26 | |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 12.51 | 10.88 | 10.36 | 10.51 | 9.22 | 9.28 | 9.15 | 9.45 | |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 6.86 | 6.54 | 6.44 | 6.59 | 5.67 | 5.58 | 5.39 | 5.66 | |



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| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 5.64 | 4.34 | 3.92 | 3.92 | 3.55 | 3.70 | 3.76 | 3.78 | |
| 54 Egresos Generales / Ingresos de Operaciones (%) | 0.00 | 35.38 | 41.48 | 47.70 | 48.53 | 59.07 | 62.52 | 64.23 | 59.64 | |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%) | 0.00 | 2.40 | 2.75 | 2.68 | 2.85 | 2.36 | 2.37 | 2.27 | 3.05 | |
| 56 PRODUCTIVIDAD | | | | | | | | | | |
| 57 Número de Empleados | 409.00 | 409.00 | 436.00 | 424.00 | 430.00 | 422.00 | 431.00 | 445.00 | 472.00 | |
| 58 Número de Sucursales | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | |
| 59 Préstamos / Empleados | 1,021.06 | 1,033.61 | 1,007.92 | 1,043.22 | 1,045.13 | 1,098.65 | 1,098.08 | 1,065.79 | 840.38 | |
| 60 Depósitos Totales / Empleados | 1,018.96 | 995.81 | 1,024.74 | 1,037.02 | 1,052.46 | 1,053.39 | 1,101.18 | 1,061.55 | 1,061.54 | |
| 61 Utilidad Neta / Empleados | 0.00 | -0.23 | 4.81 | 7.95 | 12.97 | 3.47 | 2.27 | 2.38 | 10.26 | |
| 62 TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | | |
| 63 Activos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 10.02 | 9.65 | 6.87 | 9.70 | 12.58 | |
| 64 Préstamos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 7.61 | 9.67 | 7.69 | 7.22 | -11.74 | |
| 65 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 7.07 | 8.86 | 5.86 | 6.12 | -14.08 | |
| 66 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 26.13 | 35.90 | 71.56 | 39.74 | 55.93 | |
| 67 Depósitos (%) | 0.00 | 0.00 | 0.00 | 0.00 | 8.59 | 9.15 | 6.23 | 7.44 | 10.71 | |
| 68 Locales (%) | 0.00 | 0.00 | 0.00 | 0.00 | 8.31 | 8.33 | 5.27 | 6.27 | 6.40 | |
| 69 Extranjeros (%) | 0.00 | 0.00 | 0.00 | 0.00 | 15.44 | 27.85 | 28.01 | 35.05 | 108.06 | |
| 70 Patrimonio (%) | 0.00 | 0.00 | 0.00 | 0.00 | 34.34 | 6.01 | 2.58 | 0.53 | 1.86 | |
| 71 Utilidad Neta (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | -1,648.45 | -53.33 | -68.54 | -13.17 | |