



**Global Bank Corporation**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2002		2003				2004			
	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	612,058.13	621,080.82	653,102.78	662,415.67	689,057.33	716,302.78	757,043.78	775,656.24	811,291.95	
3 Activos Líquidos	65,627.80	55,432.15	80,696.20	69,419.86	155,216.01	141,661.84	152,135.68	138,159.93	136,510.11	
4 Total de Préstamos	449,405.73	463,632.04	473,270.37	474,276.71	396,659.90	415,594.90	420,966.82	457,058.82	476,327.58	
5 Locales	434,368.44	446,404.35	452,246.02	453,950.09	373,211.61	389,487.54	397,277.74	434,770.71	455,806.18	
6 Extranjeros	15,037.29	17,227.69	21,024.34	20,326.62	23,448.30	26,107.36	23,689.08	22,288.11	20,521.40	
7 Total de Inversiones	55,799.24	59,659.54	55,049.46	68,539.90	83,875.12	106,830.63	128,930.56	118,762.68	130,694.44	
8 Total de Depósitos	452,558.12	444,531.54	474,607.61	472,391.21	501,048.91	516,667.89	534,480.02	558,822.13	580,129.90	
9 Locales	433,328.93	422,684.82	450,506.96	448,283.17	461,041.59	477,102.88	489,959.78	516,185.69	535,290.01	
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	404,104.96	403,162.93	422,802.01	426,221.80	440,135.21	451,744.38	467,494.25	496,317.61	511,380.88	
12 Depósitos de Bancos	29,223.97	19,521.89	27,704.95	22,061.37	20,906.38	25,358.50	22,465.54	19,868.08	23,909.13	
13 Extranjeros	19,229.18	21,846.72	24,100.65	24,108.04	40,007.31	39,565.01	44,520.24	42,636.44	44,839.89	
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	16,350.40	17,951.86	20,253.37	20,155.68	20,726.10	20,470.99	23,191.29	23,499.09	25,992.50	
16 Depósitos de Bancos	2,878.78	3,894.86	3,847.28	3,952.36	19,281.21	19,094.02	21,328.94	19,137.35	18,847.40	
17 Patrimonio Total	66,048.01	67,152.51	65,976.19	65,308.32	67,277.40	68,379.83	70,526.77	73,780.83	83,657.01	
18 PROMEDIO (12 MESES)										
19 Total de Activos	584,195.56	593,742.94	632,113.24	633,140.27	650,557.73	668,691.80	705,073.28	719,035.96	750,174.64	
20 Activos Generadores de Ingresos	487,864.67	502,279.32	513,418.09	524,420.62	492,870.00	522,858.55	539,108.60	559,319.05	543,778.52	
21 Total de Prestamos	433,510.11	443,188.54	456,362.82	458,300.17	423,032.82	439,613.47	447,118.59	465,667.77	436,493.74	
22 Total de Inversiones	54,354.56	59,090.78	57,055.27	66,120.45	69,837.18	83,245.08	91,990.01	93,651.29	107,284.78	
23 Patrimonio Total	57,605.52	65,247.73	65,147.35	65,135.33	66,662.70	67,766.17	68,251.48	69,544.58	75,467.20	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	51,269.46	11,582.52	23,832.06	35,976.60	46,563.72	10,289.04	21,065.70	32,435.12	44,323.16	
26 Egreso de Operaciones	32,169.53	7,124.23	14,329.60	21,181.44	27,912.88	6,584.05	13,510.94	20,724.10	28,268.78	



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27 Ingreso Neto de Intereses	19,099.93	4,458.29	9,502.46	14,795.17	18,650.85	3,704.99	7,554.76	11,711.02	16,054.38			
28 Otros Ingresos	13,891.41	2,962.34	6,078.09	8,945.60	15,029.37	5,885.59	12,552.42	18,827.42	25,958.21			
29 Ingreso de Operaciones	32,991.33	7,420.63	15,580.56	23,740.77	33,680.22	9,590.58	20,107.18	30,538.44	42,012.59			
30 Egresos Generales	16,009.19	4,383.35	9,740.55	15,248.91	20,087.81	4,959.18	10,684.57	16,365.37	22,132.39			
31 Utilidad Antes de Provisiones	16,982.14	3,037.28	5,840.01	8,491.86	13,592.41	4,631.40	9,422.61	14,173.07	19,880.20			
32 Utilidad del Periodo	5,577.14	1,462.28	978.68	1,060.53	4,842.74	1,771.40	5,086.61	8,332.07	12,374.20			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	12,063.60	10,823.39	9,123.83	8,532.12	9,315.32	7,134.14	7,582.48	7,724.70	7,268.40			
35 Total Provisiones Para Préstamos	7,261.32	8,088.96	7,126.92	7,668.03	7,399.43	8,241.51	9,471.75	10,297.54	12,072.97			
36 Préstamos Vencidos / Préstamos Totales (%)	2.68	2.33	1.93	1.80	2.35	1.72	1.80	1.69	1.53			
37 Provisiones / Préstamos Vencidos (%)	60.19	74.74	78.11	89.87	79.43	115.52	124.92	133.31	166.10			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.62	1.74	1.51	1.62	1.87	1.98	2.25	2.25	2.53			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	10.79	10.81	10.10	9.86	9.76	9.55	9.32	9.51	10.31			
41 Patrimonio / Activos Generadores de Ing. (%)	13.07	12.83	12.49	12.03	14.00	13.09	12.83	12.81	13.78			
42 Patrimonio / Préstamos Totales (%)	14.70	14.48	13.94	13.77	16.96	16.45	16.75	16.14	17.56			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	14.50	12.47	17.00	14.70	30.98	27.42	28.46	24.72	23.53			
45 Activos Líquidos / Activos Totales (%)	10.72	8.93	12.36	10.48	22.53	19.78	20.10	17.81	16.83			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	26.83	25.89	28.60	29.20	47.72	48.10	52.59	45.98	46.06			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.14	1.16	0.38	0.27	0.98	1.36	1.89	1.99	2.28			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.95	0.99	0.31	0.22	0.74	1.06	1.44	1.55	1.65			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	9.68	8.96	3.00	2.17	7.26	10.46	14.91	15.97	16.40			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.51	9.22	9.28	9.15	9.45	7.87	7.82	7.73	8.15			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.59	5.67	5.58	5.39	5.66	5.04	5.01	4.94	5.20			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.92	3.55	3.70	3.76	3.78	2.83	2.80	2.79	2.95	
54 Egresos Generales / Ingresos de Operaciones (%)	48.53	59.07	62.52	64.23	59.64	51.71	53.14	53.59	52.68	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.85	2.36	2.37	2.27	3.05	4.50	4.66	4.49	4.77	
56 PRODUCTIVIDAD										
57 Número de Empleados	430.00	422.00	431.00	445.00	472.00	493.00	511.00	518.00	549.00	
58 Número de Sucursales	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	0.00	
59 Préstamos / Empleados	1,045.13	1,098.65	1,098.08	1,065.79	840.38	842.99	823.81	882.35	867.63	
60 Depósitos Totales / Empleados	1,052.46	1,053.39	1,101.18	1,061.55	1,061.54	1,048.01	1,045.95	1,078.81	1,056.70	
61 Utilidad Neta / Empleados	12.97	3.47	2.27	2.38	10.26	3.59	9.95	16.09	22.54	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	10.02	9.65	6.87	9.70	12.58	15.33	15.91	17.10	17.74	
64 Préstamos (%)	7.61	9.67	7.69	7.22	-11.74	-10.36	-11.05	-3.63	20.08	
65 Locales (%)	7.07	8.86	5.86	6.12	-14.08	-12.75	-12.15	-4.22	22.13	
66 Extranjeros (%)	26.13	35.90	71.56	39.74	55.93	51.54	12.67	9.65	-12.48	
67 Depósitos (%)	8.59	9.15	6.23	7.44	10.71	16.23	12.62	18.30	15.78	
68 Locales (%)	8.31	8.33	5.27	6.27	6.40	12.87	8.76	15.15	16.10	
69 Extranjeros (%)	15.44	27.85	28.01	35.05	108.06	81.10	84.73	76.86	12.08	
70 Patrimonio (%)	34.34	6.01	2.58	0.53	1.86	1.83	6.90	12.97	24.35	
71 Utilidad Neta (%)	1,461.18	-1,648.45	-53.33	-68.54	-13.17	21.14	419.74	685.65	155.52	