



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

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	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	689,057.33	716,302.78	757,043.78	775,656.24	811,291.95	835,401.83	840,109.21	847,852.67	887,403.25	
3 Activos Líquidos	155,216.01	141,661.84	152,135.68	138,159.93	136,510.11	137,543.90	131,500.45	100,645.07	100,025.03	
4 Total de Préstamos	396,659.90	415,594.90	420,966.82	457,058.82	476,327.58	495,331.99	502,308.08	525,386.62	532,578.70	
5 Locales	373,211.61	389,487.54	397,277.74	434,770.71	455,806.18	473,587.57	482,463.48	501,235.98	503,630.31	
6 Extranjeros	23,448.30	26,107.36	23,689.08	22,288.11	20,521.40	21,744.41	19,844.60	24,150.64	28,948.39	
7 Total de Inversiones	83,875.12	106,830.63	128,930.56	118,762.68	130,694.44	132,001.87	136,777.16	154,868.41	180,366.48	
8 Total de Depósitos	501,048.91	516,667.89	534,480.02	558,822.13	580,129.90	607,105.57	601,737.53	617,217.02	629,722.32	
9 Locales	461,041.59	477,102.88	489,959.78	516,185.69	535,290.01	567,053.43	553,285.35	566,467.41	577,735.26	
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	440,135.21	451,744.38	467,494.25	496,317.61	511,380.88	556,052.48	526,538.13	545,499.31	541,168.00	
12 Depósitos de Bancos	20,906.38	25,358.50	22,465.54	19,868.08	23,909.13	11,000.95	26,747.23	20,968.10	36,567.26	
13 Extranjeros	40,007.31	39,565.01	44,520.24	42,636.44	44,839.89	40,052.14	48,452.17	50,749.60	51,987.07	
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	20,726.10	20,470.99	23,191.29	23,499.09	25,992.50	25,494.14	31,799.28	33,723.72	37,338.85	
16 Depósitos de Bancos	19,281.21	19,094.02	21,328.94	19,137.35	18,847.40	14,558.00	16,652.90	17,025.88	14,648.22	
17 Patrimonio Total	67,277.40	68,379.83	70,526.77	73,780.83	83,657.01	90,449.66	98,055.93	102,223.69	104,788.76	
18 PROMEDIO (12 MESES)										
19 Total de Activos	650,557.73	668,691.80	705,073.28	719,035.96	750,174.64	775,852.31	798,576.50	811,754.46	849,347.60	
20 Activos Generadores de Ingresos	492,870.00	522,858.55	539,108.60	559,319.05	543,778.52	574,879.69	594,491.31	628,038.27	659,983.60	
21 Total de Prestamos	423,032.82	439,613.47	447,118.59	465,667.77	436,493.74	455,463.44	461,637.45	491,222.72	504,453.14	
22 Total de Inversiones	69,837.18	83,245.08	91,990.01	93,651.29	107,284.78	119,416.25	132,853.86	136,815.55	155,530.46	
23 Patrimonio Total	66,662.70	67,766.17	68,251.48	69,544.58	75,467.20	79,414.74	84,291.35	88,002.26	94,222.88	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	46,563.72	10,289.04	21,065.70	32,435.12	44,323.16	12,201.43	24,794.87	38,010.85	51,455.19	
26 Egreso de Operaciones	27,912.88	6,584.05	13,510.94	20,724.10	28,268.78	7,425.91	15,038.25	22,954.05	31,240.28	



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27 Ingreso Neto de Intereses	18,650.85	3,704.99	7,554.76	11,711.02	16,054.38	4,775.52	9,756.62	15,056.80	20,214.92	
28 Otros Ingresos	15,029.37	5,885.59	12,552.42	18,827.42	25,958.21	7,444.99	12,898.13	17,685.36	25,238.30	
29 Ingreso de Operaciones	33,680.22	9,590.58	20,107.18	30,538.44	42,012.59	12,220.51	22,654.75	32,742.17	45,453.22	
30 Egresos Generales	20,087.81	4,959.18	10,684.57	16,365.37	22,132.39	6,528.56	12,859.37	18,833.40	25,425.33	
31 Utilidad Antes de Provisiones	13,592.41	4,631.40	9,422.61	14,173.07	19,880.20	5,691.95	9,795.38	13,908.76	20,027.90	
32 Utilidad del Periodo	4,842.74	1,771.40	5,086.61	8,332.07	12,374.20	4,026.95	5,965.28	9,058.67	14,157.80	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	9,315.32	7,134.14	7,582.48	7,724.70	7,268.40	7,741.41	7,658.12	7,718.95	7,847.01	
35 Total Provisiones Para Préstamos	7,399.43	8,241.51	9,471.75	10,297.54	12,072.97	12,989.40	14,825.39	14,936.34	15,057.09	
36 Préstamos Vencidos / Préstamos Totales (%)	2.35	1.72	1.80	1.69	1.53	1.56	1.52	1.47	1.47	
37 Provisiones / Préstamos Vencidos (%)	79.43	115.52	124.92	133.31	166.10	167.79	193.59	193.50	191.88	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.87	1.98	2.25	2.25	2.53	2.62	2.95	2.84	2.83	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.76	9.55	9.32	9.51	10.31	10.83	11.67	12.06	11.81	
41 Patrimonio / Activos Generadores de Ing. (%)	14.00	13.09	12.83	12.81	13.78	14.42	15.34	15.03	14.70	
42 Patrimonio / Préstamos Totales (%)	16.96	16.45	16.75	16.14	17.56	18.26	19.52	19.46	19.68	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	30.98	27.42	28.46	24.72	23.53	22.66	21.85	16.31	15.88	
45 Activos Líquidos / Activos Totales (%)	22.53	19.78	20.10	17.81	16.83	16.46	15.65	11.87	11.27	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	47.72	48.10	52.59	45.98	46.06	44.40	44.58	41.40	44.53	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.98	1.36	1.89	1.99	2.28	2.80	2.01	1.92	2.15	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.74	1.06	1.44	1.55	1.65	2.08	1.49	1.49	1.67	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	7.26	10.46	14.91	15.97	16.40	20.28	14.15	13.72	15.03	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.45	7.87	7.82	7.73	8.15	8.49	8.34	8.07	7.80	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.66	5.04	5.01	4.94	5.20	5.17	5.06	4.87	4.73	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.78	2.83	2.80	2.79	2.95	3.32	3.28	3.20	3.06			
54 Egresos Generales / Ingresos de Operaciones (%)	59.64	51.71	53.14	53.59	52.68	53.42	56.76	57.52	55.94			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.05	4.50	4.66	4.49	4.77	5.18	4.34	3.75	3.82			
56 PRODUCTIVIDAD												
57 Número de Empleados	472.00	493.00	511.00	518.00	549.00	547.00	539.00	602.00	623.00			
58 Número de Sucursales	20.00	20.00	20.00	20.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	840.38	842.99	823.81	882.35	867.63	905.54	931.93	872.74	854.86			
60 Depósitos Totales / Empleados	1,061.54	1,048.01	1,045.95	1,078.81	1,056.70	1,109.88	1,116.40	1,025.28	1,010.79			
61 Utilidad Neta / Empleados	10.26	3.59	9.95	16.09	22.54	7.36	11.07	15.05	22.73			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	12.58	15.33	15.91	17.10	17.74	16.63	10.97	9.31	9.38			
64 Préstamos (%)	-11.74	-10.36	-11.05	-3.63	20.08	19.19	19.32	14.95	11.81			
65 Locales (%)	-14.08	-12.75	-12.15	-4.22	22.13	21.59	21.44	15.29	10.49			
66 Extranjeros (%)	55.93	51.54	12.67	9.65	-12.48	-16.71	-16.23	8.36	41.06			
67 Depósitos (%)	10.71	16.23	12.62	18.30	15.78	17.50	12.58	10.45	8.55			
68 Locales (%)	6.40	12.87	8.76	15.15	16.10	18.85	12.92	9.74	7.93			
69 Extranjeros (%)	108.06	81.10	84.73	76.86	12.08	1.23	8.83	19.03	15.94			
70 Patrimonio (%)	1.86	1.83	6.90	12.97	24.35	32.28	39.03	38.55	25.26			
71 Utilidad Neta (%)	-13.17	21.14	419.74	685.65	155.52	127.33	17.27	8.72	14.41			