



Global Bank Corporation
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,077,072.65	1,144,597.90	1,241,585.03	1,436,055.94	1,594,563.78	1,648,730.37	1,800,212.99	1,892,964.73	1,954,737.70	
Activos Líquidos	109,114.76	108,265.13	134,282.69	189,113.17	208,430.46	174,995.26	253,764.90	222,677.84	210,102.40	
Total de Préstamos	690,154.37	721,086.34	758,349.89	843,112.90	962,508.01	1,026,751.20	1,116,499.77	1,232,688.84	1,289,092.50	
Locales	641,147.63	682,887.94	721,679.76	786,371.52	892,409.43	953,290.24	1,038,226.79	1,134,133.59	1,186,268.59	
Extranjeros	49,006.75	38,198.39	36,670.12	56,741.38	70,098.58	73,460.96	78,272.97	98,555.25	102,823.91	
Total de Inversiones	179,774.12	198,159.54	219,718.07	225,455.39	230,967.43	252,400.58	223,035.38	213,722.04	235,228.98	
Total de Depósitos	781,744.10	848,388.92	908,130.21	1,011,896.92	1,131,467.31	1,167,530.29	1,263,966.89	1,334,545.51	1,369,709.55	
Locales	721,025.96	777,739.19	831,199.90	901,392.09	1,016,818.99	1,044,970.79	1,126,100.58	1,206,052.84	1,255,523.75	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	670,895.25	747,751.51	812,958.83	865,543.85	960,295.68	994,093.33	1,054,123.10	1,117,986.59	1,162,971.65	
Depósitos de Bancos	50,130.71	29,987.68	18,241.07	35,848.24	56,523.30	50,877.46	71,977.48	88,066.25	92,552.10	
Extranjeros	60,718.14	70,649.73	76,930.30	110,504.83	114,648.32	122,559.51	137,866.31	128,492.67	114,185.81	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	41,431.39	47,395.89	54,718.91	53,471.06	67,420.14	78,287.84	95,276.87	83,298.32	72,859.36	
Depósitos de Bancos	19,286.75	23,253.84	22,211.40	57,033.77	47,228.18	44,271.67	42,589.44	45,194.35	41,326.44	
Patrimonio Total	78,099.73	87,722.34	87,215.56	117,249.46	119,632.50	137,459.12	143,129.20	166,934.17	171,991.45	
PROMEDIO (12 MESES)										
Total de Activos	982,237.95	1,025,860.18	1,115,501.26	1,227,037.33	1,335,818.21	1,396,664.13	1,520,899.01	1,664,510.34	1,774,650.74	
Activos Generadores de Ingresos	791,436.84	836,145.27	903,330.79	968,316.87	1,031,701.97	1,099,198.83	1,158,801.55	1,257,489.58	1,358,898.46	
Total de Prestamos	611,366.54	642,754.42	689,853.94	751,503.66	826,331.19	873,918.77	937,424.83	1,037,900.87	1,125,800.25	
Total de Inversiones	180,070.30	193,390.85	213,476.85	216,813.20	205,370.77	225,280.06	221,376.72	219,588.71	233,098.20	
Patrimonio Total	91,444.25	98,325.52	97,860.24	113,185.86	98,866.12	112,590.73	115,172.38	142,091.82	145,811.97	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	60,431.89	16,715.42	34,444.42	55,330.90	77,961.79	22,394.96	46,258.03	81,415.32	108,156.21	
Egreso de Operaciones	42,666.55	12,685.57	26,048.11	41,028.29	57,491.78	16,602.81	33,209.43	50,618.66	69,780.43	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	17,765.34	4,029.86	8,396.31	14,302.61	20,470.01	5,792.15	13,048.60	30,796.66	38,375.78
Otros Ingresos	24,013.10	6,006.24	12,304.53	19,369.97	27,919.92	7,672.73	16,387.14	25,470.15	34,512.54
Ingreso de Operaciones	41,778.44	10,036.10	20,700.84	33,672.58	48,389.93	13,464.88	29,435.74	56,266.81	72,888.32
Egresos Generales	26,359.15	7,087.66	14,356.80	22,496.15	31,480.04	8,534.29	19,383.56	29,907.40	41,662.82
Utilidad Antes de Provisiones	15,419.29	2,948.44	6,344.04	11,176.43	16,909.89	4,930.59	10,052.18	26,359.42	31,225.50
Utilidad del Periodo	11,259.86	1,828.44	4,867.37	8,949.77	14,083.22	3,430.59	5,231.18	20,388.42	24,104.50
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	17,108.76	16,164.99	17,198.89	16,935.96	14,728.42	15,239.15	11,813.14	13,402.57	14,402.62
Total Provisiones Para Préstamos	14,030.30	14,113.14	14,114.21	13,865.09	13,179.62	13,812.98	13,897.21	14,741.83	14,237.21
Préstamos Vencidos / Préstamos Totales (%)	2.48	2.24	2.27	2.01	1.53	1.48	1.06	1.09	1.12
Provisiones / Préstamos Vencidos (%)	82.01	87.31	82.06	81.87	89.48	90.64	117.64	109.99	98.85
Provisiones Para Préstamos / Préstamos Totales (%)	2.03	1.96	1.86	1.64	1.37	1.35	1.24	1.20	1.10
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.25	7.66	7.02	8.16	7.50	8.34	7.95	8.82	8.80
Patrimonio / Activos Generadores de Ing. (%)	8.98	9.54	8.92	10.97	10.02	10.75	10.68	11.54	11.28
Patrimonio / Préstamos Totales (%)	11.32	12.17	11.50	13.91	12.43	13.39	12.82	13.54	13.34
Indice de Adecuacion de Capital	13.50	13.81	13.60	12.58	11.47	12.09	12.23	12.31	12.30
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	13.96	12.76	14.79	18.69	18.42	14.99	20.08	16.69	15.34
Activos Líquidos / Activos Totales (%)	10.13	9.46	10.82	13.17	13.07	10.61	14.10	11.76	10.75
Activos Líquidos + Inversiones / Depósitos Totales (%)	36.95	36.12	38.98	40.97	38.83	36.61	37.72	32.70	32.51
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.42	0.87	1.08	1.23	1.37	1.25	0.90	2.16	1.77
Utilidad Neta / Total de Activos (Promedio) (%)	1.15	0.71	0.87	0.97	1.05	0.98	0.69	1.63	1.36
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.31	7.44	9.95	10.54	14.24	12.19	9.08	19.13	16.53
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.64	8.00	7.63	7.62	7.56	8.15	7.98	8.63	7.96
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.39	6.07	5.77	5.65	5.57	6.04	5.73	5.37	5.14
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.24	1.93	1.86	1.97	1.98	2.11	2.25	3.27	2.82



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Egresos Generales / Ingresos de Operaciones (%)	63.09	70.62	69.35	66.81	65.05	63.38	65.85	53.15	57.16
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.03	2.87	2.72	2.67	2.71	2.79	2.83	2.70	2.54
PRODUCTIVIDAD									
Número de Empleados	649.00	657.00	684.00	747.00	800.00	823.00	854.00	918.00	921.00
Número de Sucursales	26.00	26.00	26.00	26.00	26.00	25.00	26.00	28.00	30.00
Préstamos / Empleados	1,063.41	1,097.54	1,108.70	1,128.67	1,203.14	1,247.57	1,307.38	1,342.80	1,399.67
Depósitos Totales / Empleados	1,204.54	1,291.31	1,327.68	1,354.61	1,414.33	1,418.63	1,480.05	1,453.75	1,487.20
Utilidad Neta / Empleados	17.35	2.78	7.12	11.98	17.60	4.17	6.13	22.21	26.17
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	21.37	26.18	25.49	41.06	48.05	44.04	44.99	31.82	22.59
Préstamos (%)	29.59	27.76	22.05	27.76	39.46	42.39	47.23	46.21	33.93
Locales (%)	27.31	28.30	25.39	27.66	39.19	39.60	43.86	44.22	32.93
Extranjeros (%)	69.29	18.74	-19.96	29.27	43.04	92.31	113.45	73.69	46.68
Depósitos (%)	24.14	34.51	32.84	44.65	44.74	37.62	39.18	31.89	21.06
Locales (%)	24.80	33.21	32.76	39.63	41.02	34.36	35.48	33.80	23.48
Extranjeros (%)	16.79	50.68	33.67	104.59	88.82	73.47	79.21	16.28	-0.40
Patrimonio (%)	-25.47	-19.47	-19.62	7.45	53.18	56.70	64.11	42.38	43.77
Utilidad Neta (%)	-20.47	-60.94	-36.36	-2.24	25.07	87.62	7.47	127.81	71.16
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	669,070.10	701,146.10	740,154.29	822,239.21	948,825.31	1,016,097.56	1,104,698.28	1,215,354.02	1,272,532.94
Mención Especial	14,646.44	16,140.48	13,658.30	13,005.06	7,128.94	6,078.69	8,164.20	10,646.87	9,325.11
Subnormal	8,952.55	7,120.61	8,047.44	6,900.99	7,902.01	6,507.74	6,591.86	9,562.78	10,163.67
Dudoso	6,970.26	7,767.63	7,906.67	8,995.57	7,066.68	7,171.06	6,347.06	7,318.01	6,701.04
Irrecuperable	4,545.33	3,024.67	2,697.40	5,837.16	4,764.69	4,709.13	4,595.57	4,549.00	4,606.95
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	7.74	7.55	7.37	7.58	7.16	6.81	6.49	6.59	7.06
Resto del País	8.07	7.87	7.72	8.07	7.92	7.79	7.86	7.87	8.26



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Al por Menor	8.73	8.43	8.67	8.67	8.83	8.99	8.68	9.04	8.99
Consumo									
Vivienda Hipotecaria	6.21	6.24	6.29	6.22	6.16	6.13	6.09	4.59	4.48
Prestamo Personal Auto	6.43	6.60	6.76	7.22	7.36	7.52	7.63	7.66	7.76
Prestamo Personal	10.34	10.35	10.36	10.40	10.44	10.41	10.44	10.37	10.34
Tarjeta de Crédito	13.65	13.52	13.40	13.43	13.38	13.29	13.57	13.75	13.81
TASA DE INTERES PASIVA									
Persona Natural	5.27	5.46	5.52	6.29	5.52	5.38	5.16	0.00	4.93
Persona Juridica	5.53	5.64	5.64	5.35	5.56	5.39	5.15	0.00	4.90