



Global Bank Corporation
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,594,563.78	1,648,730.37	1,800,212.99	1,892,964.73	1,954,737.70	2,050,725.56	2,115,575.01	2,083,851.13	2,181,481.69	
Activos Líquidos	208,430.46	174,995.26	253,764.90	222,677.84	210,102.40	266,422.16	332,656.88	261,429.30	289,970.03	
Total de Préstamos	962,508.01	1,026,751.20	1,116,499.77	1,232,688.84	1,289,092.50	1,335,658.34	1,357,436.73	1,386,957.94	1,451,622.28	
Locales	892,409.43	953,290.24	1,038,226.79	1,134,133.59	1,186,268.59	1,237,246.40	1,260,745.19	1,313,935.60	1,372,635.32	
Extranjeros	70,098.58	73,460.96	78,272.97	98,555.25	102,823.91	98,411.94	96,691.54	73,022.34	78,986.96	
Total de Inversiones	230,967.43	252,400.58	223,035.38	213,722.04	235,228.98	219,696.31	216,590.69	229,406.24	219,357.59	
Total de Depósitos	1,131,467.31	1,167,530.29	1,263,966.89	1,334,545.51	1,369,709.55	1,447,531.87	1,510,000.95	1,535,600.69	1,658,750.45	
Locales	1,016,818.99	1,044,970.79	1,126,100.58	1,206,052.84	1,255,523.75	1,317,511.57	1,375,592.75	1,376,352.87	1,498,910.27	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	960,295.68	994,093.33	1,054,123.10	1,117,986.59	1,162,971.65	1,232,535.45	1,307,580.40	1,334,615.49	1,447,643.09	
Depósitos de Bancos	56,523.30	50,877.46	71,977.48	88,066.25	92,552.10	84,976.12	68,012.35	41,737.37	51,267.18	
Extranjeros	114,648.32	122,559.51	137,866.31	128,492.67	114,185.81	130,020.31	134,408.19	159,247.82	159,840.18	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	67,420.14	78,287.84	95,276.87	83,298.32	72,859.36	84,373.41	88,833.09	114,438.94	102,660.59	
Depósitos de Bancos	47,228.18	44,271.67	42,589.44	45,194.35	41,326.44	45,646.90	45,575.10	44,808.88	57,179.59	
Patrimonio Total	119,632.50	137,459.12	143,129.20	166,934.17	171,991.45	171,053.34	180,895.24	180,437.43	181,659.08	
PROMEDIO (12 MESES)										
Total de Activos	1,335,818.21	1,396,664.13	1,520,899.01	1,664,510.34	1,774,650.74	1,849,727.96	1,957,894.00	1,988,407.93	2,068,109.70	
Activos Generadores de Ingresos	1,031,701.97	1,099,198.83	1,158,801.55	1,257,489.58	1,358,898.46	1,417,253.21	1,456,781.28	1,531,387.53	1,597,650.68	
Total de Prestamos	826,331.19	873,918.77	937,424.83	1,037,900.87	1,125,800.25	1,181,204.77	1,236,968.25	1,309,823.39	1,370,357.39	
Total de Inversiones	205,370.77	225,280.06	221,376.72	219,588.71	233,098.20	236,048.45	219,813.03	221,564.14	227,293.29	
Patrimonio Total	98,866.12	112,590.73	115,172.38	142,091.82	145,811.97	154,256.23	162,012.22	173,685.80	176,825.26	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	77,961.79	22,394.96	46,258.03	81,415.32	108,156.21	27,550.81	55,122.23	84,085.38	113,802.55	
Egreso de Operaciones	57,491.78	16,602.81	33,209.43	50,618.66	69,780.43	19,008.10	40,894.63	60,020.12	78,243.88	



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Ingreso Neto de Intereses	20,470.01	5,792.15	13,048.60	30,796.66	38,375.78	8,542.71	14,227.61	24,065.26	35,558.68
Otros Ingresos	27,919.92	7,672.73	16,387.14	25,470.15	34,512.54	7,367.31	16,362.78	24,068.16	38,394.40
Ingreso de Operaciones	48,389.93	13,464.88	29,435.74	56,266.81	72,888.32	15,910.01	30,590.38	48,133.42	73,953.07
Egresos Generales	31,480.04	8,534.29	19,383.56	29,907.40	41,662.82	11,944.39	25,494.80	36,811.93	51,509.99
Utilidad Antes de Provisiones	16,909.89	4,930.59	10,052.18	26,359.42	31,225.50	3,965.63	5,095.58	11,321.49	22,443.09
Utilidad del Periodo	14,083.22	3,430.59	5,231.18	20,388.42	24,104.50	2,815.63	395.58	5,371.49	9,243.09
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	14,728.42	15,239.15	11,813.14	13,402.57	14,402.62	13,843.32	12,688.36	14,099.35	14,827.53
Total Provisiones Para Préstamos	13,179.62	13,812.98	13,897.21	14,741.83	14,237.21	14,923.13	16,056.31	16,306.41	22,518.75
Préstamos Vencidos / Préstamos Totales (%)	1.53	1.48	1.06	1.09	1.12	1.04	0.93	1.02	1.02
Provisiones / Préstamos Vencidos (%)	89.48	90.64	117.64	109.99	98.85	107.80	126.54	115.65	151.87
Provisiones para Préstamos / Préstamos Totales (%)	1.37	1.35	1.24	1.20	1.10	1.12	1.18	1.18	1.55
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.50	8.34	7.95	8.82	8.80	8.34	8.55	8.66	8.33
Patrimonio / Activos Generadores de Ing. (%)	10.02	10.75	10.68	11.54	11.28	11.00	11.49	11.16	10.87
Patrimonio / Préstamos Totales (%)	12.43	13.39	12.82	13.54	13.34	12.81	13.33	13.01	12.51
Indice de Adecuacion de Capital	11.47	12.09	12.23	12.31	0.00	12.20	13.20	14.10	14.94
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	18.42	14.99	20.08	16.69	15.34	18.41	22.03	17.02	17.48
Activos Líquidos / Activos Totales (%)	13.07	10.61	14.10	11.76	10.75	12.99	15.72	12.55	13.29
Activos Líquidos + Inversiones / Depósitos Totales (%)	38.83	36.61	37.72	32.70	32.51	33.58	36.37	31.96	30.71
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.37	1.25	0.90	2.16	1.77	0.79	0.05	0.47	0.58
Utilidad Neta / Total de Activos (Promedio) (%)	1.05	0.98	0.69	1.63	1.36	0.61	0.04	0.36	0.45
Utilidad Neta / Patrimonio Total (Promedio) (%)	14.24	12.19	9.08	19.13	16.53	7.30	0.49	4.12	5.23
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.56	8.15	7.98	8.63	7.96	7.78	7.57	7.32	7.12
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.57	6.04	5.73	5.37	5.14	5.36	5.61	5.23	4.90



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.98	2.11	2.25	3.27	2.82	2.41	1.95	2.10	2.23
Egresos Generales / Ingresos de Operaciones (%)	65.05	63.38	65.85	53.15	57.16	75.07	83.34	76.48	69.65
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.71	2.79	2.83	2.70	2.54	2.08	2.25	2.10	2.40
PRODUCTIVIDAD									
Número de Empleados	800.00	823.00	854.00	918.00	921.00	912.00	908.00	904.00	896.00
Número de Sucursales	26.00	25.00	26.00	28.00	30.00	0.00	30.00	0.00	0.00
Préstamos / Empleados	1,203.14	1,247.57	1,307.38	1,342.80	1,399.67	1,464.54	1,494.97	1,534.25	1,620.11
Depósitos Totales / Empleados	1,414.33	1,418.63	1,480.05	1,453.75	1,487.20	1,587.21	1,663.00	1,698.67	1,851.28
Utilidad Neta / Empleados	17.60	4.17	6.13	22.21	26.17	3.09	0.44	5.94	10.32
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	48.05	44.04	44.99	31.82	22.59	24.38	17.52	10.08	11.60
Préstamos (%)	39.46	42.39	47.23	46.21	33.93	30.09	21.58	12.51	12.61
Locales (%)	39.19	39.60	43.86	44.22	32.93	29.79	21.43	15.85	15.71
Extranjeros (%)	43.04	92.31	113.45	73.69	46.68	33.96	23.53	-25.91	-23.18
Depósitos (%)	44.74	37.62	39.18	31.89	21.06	23.98	19.47	15.07	21.10
Locales (%)	41.02	34.36	35.48	33.80	23.48	26.08	22.16	14.12	19.39
Extranjeros (%)	88.82	73.47	79.21	16.28	-0.40	6.09	-2.51	23.94	39.98
Patrimonio (%)	53.18	56.70	64.11	42.38	43.77	24.44	26.39	8.09	5.62
Utilidad Neta (%)	25.07	87.62	7.47	127.81	71.16	-17.93	-92.44	-73.65	-61.65
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	948,825.31	1,016,097.56	1,104,698.28	1,215,354.02	1,272,532.94	1,318,308.30	1,339,246.01	1,362,395.07	1,432,750.54
Mencion Especial	7,128.94	6,078.69	8,164.20	10,646.87	9,325.11	11,203.59	11,322.58	16,385.81	16,320.01
Subnormal	7,902.01	6,507.74	6,591.86	9,562.78	10,163.67	9,921.92	10,303.46	5,773.89	5,850.61
Dudoso	7,066.68	7,171.06	6,347.06	7,318.01	6,701.04	6,264.62	6,911.16	14,179.23	16,640.72
Irrecuperable	4,764.69	4,709.13	4,595.57	4,549.00	4,606.95	4,883.04	5,709.82	4,530.35	2,579.15
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	8.39	7.41	9.29	7.85	8.00	8.63	8.56	8.33	8.00
Resto del País	10.78	11.75	11.30	9.90	9.57	9.39	9.66	9.65	9.92
Al por Menor	9.81	9.62	9.82	9.92	9.96	10.22	9.91	9.80	9.78
Consumo									
Vivienda Hipotecaria	6.00	6.02	5.53	5.43	5.45	5.42	5.28	4.97	5.11
Prestamo Personal Auto	8.81	8.92	8.93	8.93	9.01	8.91	8.88	8.76	8.78
Prestamo Personal	9.11	8.91	9.12	9.23	8.79	8.97	8.61	8.34	8.18
Tarjeta de Crédito	13.68	13.23	13.47	13.65	13.35	13.79	13.88	13.56	13.57
TASA DE INTERES PASIVA									
Persona Natural	5.52	5.38	5.16	4.94	4.93	4.85	4.87	4.78	4.66
Persona Juridica	5.56	5.39	5.15	4.92	4.90	4.91	4.92	4.81	4.64