

GLOBAL BANK CORPORATION
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,954,737.70	2,050,725.56	2,115,575.01	2,083,851.13	2,181,481.69	2,276,860.29	2,465,347.48	2,645,335.37	2,750,240.47
ACTIVOS LIQUIDOS	210,102.40	266,422.16	332,656.88	261,429.30	289,970.03	290,517.81	487,150.42	761,261.25	854,366.24
TOTAL DE PRESTAMOS	1,289,092.50	1,335,658.34	1,357,436.73	1,386,957.94	1,451,622.28	1,610,825.91	1,662,177.47	1,710,174.04	1,746,010.85
LOCALES	1,186,268.59	1,237,246.40	1,260,745.19	1,313,935.60	1,372,635.32	1,519,466.38	1,628,500.38	1,692,291.15	1,732,138.39
EXTRANJEROS	102,823.91	98,411.94	96,691.54	73,022.34	78,986.96	91,359.53	33,677.10	17,882.89	13,872.46
TOTAL DE INVERSIONES	235,228.98	219,696.31	216,590.69	229,406.24	219,357.59	237,511.60	202,094.11	61,684.24	50,852.94
TOTAL DE DEPOSITOS	1,369,709.55	1,447,531.87	1,510,000.95	1,535,600.69	1,658,750.45	1,737,338.31	1,795,277.03	1,982,309.47	2,118,708.96
LOCALES	1,255,523.75	1,317,511.57	1,375,592.75	1,376,352.87	1,498,910.27	1,563,525.00	1,599,223.68	1,641,697.74	1,772,081.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,162,971.65	1,232,535.45	1,307,580.40	1,334,615.49	1,447,643.09	1,461,671.34	1,498,198.57	1,545,733.96	1,680,479.36
DEPOSITOS DE BANCOS	92,552.10	84,976.12	68,012.35	41,737.37	51,267.18	101,853.66	101,025.11	95,963.78	91,601.73
EXTRANJEROS	114,185.81	130,020.31	134,408.19	159,247.82	159,840.18	173,813.30	196,053.35	340,611.73	346,627.87
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	72,859.36	84,373.41	88,833.09	114,438.94	102,660.59	108,053.15	126,235.31	171,901.97	137,966.19
DEPOSITOS DE BANCOS	41,326.44	45,646.90	45,575.10	44,808.88	57,179.59	65,760.15	69,818.03	168,709.76	208,661.68
PATRIMONIO TOTAL	171,991.45	171,053.34	180,895.24	180,437.43	181,659.08	185,896.45	188,003.77	190,226.54	221,380.65
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,774,650.74	1,849,727.96	1,957,894.00	1,988,407.93	2,068,109.70	2,163,792.93	2,290,461.24	2,364,593.25	2,465,861.08
ACTIVOS GENERADORES DE INGRESOS	1,358,898.46	1,417,253.21	1,456,781.28	1,531,387.53	1,597,650.68	1,701,846.08	1,719,149.50	1,694,111.23	1,733,921.83
TOTAL DE PRESTAMOS	1,125,800.25	1,181,204.77	1,236,968.25	1,309,823.39	1,370,357.39	1,473,242.12	1,509,807.10	1,548,565.99	1,598,816.57
TOTAL DE INVERSIONES	233,098.20	236,048.45	219,813.03	221,564.14	227,293.29	228,603.96	209,342.40	145,545.24	135,105.27
PATRIMONIO TOTAL	145,811.97	154,256.23	162,012.22	173,685.80	176,825.26	178,474.89	184,449.51	185,331.99	201,519.86
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	108,156.21	27,550.81	55,122.23	84,085.38	113,802.55	30,296.71	62,424.58	92,644.70	123,253.97
EGRESOS DE OPERACIONES	69,780.43	19,008.10	40,894.63	60,020.12	78,243.88	16,952.43	34,201.39	52,603.50	71,694.34
INGRESO NETO DE INTERESES	38,375.78	8,542.71	14,227.61	24,065.26	35,558.68	13,344.28	28,223.19	40,041.20	51,559.63

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OTROS INGRESOS	34,512.54	7,367.31	16,362.78	24,068.16	38,394.40	8,796.65	26,225.06	34,771.30	48,293.59
INGRESO DE OPERACIONES	72,888.32	15,910.01	30,590.38	48,133.42	73,953.07	22,140.93	54,448.25	74,812.51	99,853.22
EGRESOS GENERALES	41,662.82	11,944.39	25,494.80	36,811.93	51,509.99	12,475.98	38,169.09	50,936.66	64,897.28
UTILIDAD ANTES DE PROVISIONES	31,225.50	3,965.63	5,095.58	11,321.49	22,443.09	9,664.95	16,279.17	23,875.84	34,955.94
UTILIDAD DEL PERIODO	24,104.50	2,815.63	395.58	5,371.49	9,243.09	6,914.95	9,779.17	15,215.84	23,635.94
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	14,402.62	13,843.32	12,688.36	14,099.35	14,827.53	15,395.15	15,921.63	22,173.43	18,360.11
TOTAL PROVISIONES PARA PRESTAMOS	14,237.21	14,923.13	16,056.31	16,306.41	22,518.75	24,236.26	26,293.37	26,368.10	27,296.88
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.12	1.04	0.93	1.02	1.02	0.96	0.96	1.30	1.05
PROVISIONES / PRESTAMOS VENCIDOS (%)	98.85	107.80	126.54	115.65	151.87	157.43	165.14	118.92	148.67
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.10	1.12	1.18	1.18	1.55	1.50	1.58	1.54	1.56
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.80	8.34	8.55	8.66	8.33	8.16	7.63	7.19	8.05
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.28	11.00	11.49	11.16	10.87	10.06	10.08	10.74	12.32
PATRIMONIO / PRESTAMOS TOTALES (%)	13.34	12.81	13.33	13.01	12.51	11.54	11.31	11.12	12.68
INDICE DE ADECUACION DE CAPITAL	12.31	12.24	13.20	14.10	14.94	14.59	14.29	14.38	14.46
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.34	18.41	22.03	17.02	17.48	16.72	27.14	38.40	40.32
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.75	12.99	15.72	12.55	13.29	12.76	19.76	28.78	31.07
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	32.51	33.58	36.37	31.96	30.71	30.39	38.39	41.51	42.73
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.77	0.79	0.05	0.47	0.58	1.63	1.14	1.20	1.36
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.36	0.61	0.04	0.36	0.45	1.28	0.85	0.86	0.96
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	16.53	7.30	0.49	4.12	5.23	15.50	10.60	10.95	11.73
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.96	7.78	7.57	7.32	7.12	7.12	7.26	7.29	7.11
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.14	5.36	5.61	5.23	4.90	3.98	3.98	4.14	4.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.82	2.41	1.95	2.10	2.23	3.14	3.28	3.15	2.97

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ZONA LIBRE	7.85	8.47	8.25	8.14	7.81	7.59	7.42	7.15	6.77
RESTO DEL PAIS	9.56	9.39	9.78	9.73	10.06	9.70	9.04	9.17	9.21
AL POR MENOR	9.84	10.19	9.90	9.75	9.74	9.71	9.65	9.64	9.10
CONSUMO									
VIVIENDA HIPOTECARIA	5.35	5.28	5.14	4.83	5.01	5.16	4.93	4.94	4.97
PRESTAMO PERSONAL AUTO	8.86	8.76	8.76	8.68	8.70	8.54	8.55	8.51	8.54
PRESTAMO PERSONAL	8.96	9.14	8.96	8.72	8.63	8.45	8.70	8.46	8.60
TARJETA DE CREDITO	13.69	13.93	14.09	13.99	14.01	14.64	14.65	14.68	14.70
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.75	4.79	4.77	4.49	4.32	4.26	4.21	3.92	3.80
PERSONA JURIDICA	4.79	4.91	4.81	4.48	4.23	4.20	3.96	4.14	4.04