



GTC Bank, Inc.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	11,562,693.89	36.77	31,443,906.85	29,930,945.37	33,574,768.79	32,020,299.40	47,322,262.89	34,636,338.82	34,105,343.64	40,907,647.28	46,919,032.72	41,018,969.29	25,954,608.46	21,327,496.01	43,006,600.74
Depositos Locales en Bancos	1,512,501.93	44,055.68	3,433.16	60,583.83	41,446.42	1,727.11	2,004,863.03	6,121.16	4,505.51	6,176.97	7,681.22	8,060.82	7,775.47	12,861.90	1,515,935.09
A la Vista	12,501.93	364.15	3,433.16	60,583.83	41,446.42	1,727.11	4,863.03	6,121.16	4,505.51	6,176.97	7,681.22	8,060.82	7,775.47	12,861.90	15,935.09
A Plazo	1,500,000.00	0.00	0.00	0.00	0.00	0.00	2,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,500,000.00
Depositos Extranjeros en Bancos	10,050,311.96	31.97	31,440,253.69	29,870,241.54	33,533,222.37	32,018,472.29	45,317,299.86	34,630,117.66	34,100,738.13	40,901,370.31	46,911,251.50	41,010,808.47	25,946,732.99	21,314,534.11	41,490,565.65
A la Vista	15,052,804.96	108.00	13,937,760.69	12,367,748.54	14,030,729.37	12,515,979.29	27,814,806.86	15,127,624.66	15,600,738.13	11,401,370.31	17,411,251.50	9,510,808.47	12,446,732.99	6,314,534.11	28,990,565.65
A Plazo	-5,002,493.00	-28.58	17,502,493.00	17,502,493.00	19,502,493.00	19,502,493.00	17,502,493.00	19,502,493.00	18,500,000.00	29,500,000.00	29,500,000.00	31,500,000.00	13,500,000.00	15,000,000.00	12,500,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	-120.00	-54.55	220.00	120.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CARTERA CREDITICIA	36,767,305.21	17.67	208,051,519.82	204,486,453.07	206,447,524.07	211,586,111.88	213,037,493.95	216,801,377.57	219,020,287.18	221,669,643.98	217,652,194.39	226,714,240.99	236,230,888.34	240,490,758.65	244,818,825.03
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	36,821,593.55	17.52	210,203,944.17	206,638,877.42	208,599,948.42	213,738,536.23	215,189,918.30	218,953,801.92	221,172,711.53	223,822,068.33	219,804,618.74	228,866,665.34	238,383,312.69	242,697,471.34	247,025,537.72
Menos Provisiones	54,288.34	2.52	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,206,712.69	2,206,712.69
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	54,288.34	2.52	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,152,424.35	2,206,712.69	2,206,712.69
INVERSIONES EN VALORES	50,117,385.10	47.98	104,457,389.16	110,276,508.18	105,990,564.08	117,835,600.56	122,095,851.15	123,113,738.45	129,727,791.52	135,894,685.09	133,676,180.17	139,344,111.32	148,443,803.52	150,723,453.23	154,574,774.26
Locales	13,496,187.44	113.25	11,917,522.64	6,430,257.00	8,003,916.25	8,212,916.25	10,253,620.00	10,276,443.75	14,801,286.50	18,496,187.16	18,479,476.12	20,463,304.14	20,446,593.10	25,430,421.11	25,413,710.08
Extranjero	36,621,197.66	39.57	92,539,866.52	103,846,251.18	97,986,647.83	109,622,684.31	111,842,231.15	112,837,294.70	114,926,505.02	117,398,497.93	115,196,704.05	118,880,807.18	127,997,210.42	125,293,032.12	129,161,064.18
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	1,038,464.84	24.51	4,237,080.35	12,938,299.53	10,175,487.66	10,686,102.08	12,722,926.00	8,415,410.89	8,209,565.42	10,468,162.64	8,594,116.72	9,413,006.86	10,958,189.92	7,262,545.81	5,275,545.19
Locales	762.05	0.28	268,736.11	272,648.06	273,881.15	275,422.71	274,426.42	276,142.05	275,143.28	274,684.37	273,600.18	271,475.99	270,391.80	270,462.63	269,498.16
Extranjero	1,037,702.79	26.15	3,968,344.24	12,665,651.47	9,901,606.51	10,410,679.37	12,448,499.58	8,139,268.84	7,934,422.14	10,193,478.27	8,320,516.54	9,141,530.87	10,687,798.12	6,992,083.18	5,006,047.03
TOTAL DE ACTIVOS	99,485,849.04	28.57	348,189,896.18	357,632,206.15	356,188,344.60	372,128,113.92	395,178,533.99	382,966,865.73	391,062,987.76	408,940,138.99	406,841,524.00	416,490,328.46	421,587,490.24	419,804,253.70	447,675,745.22
DEPOSITOS	60,600,121.83	20.72	292,521,324.25	305,282,677.55	303,849,993.53	318,277,034.62	335,933,167.52	327,432,289.84	323,232,188.00	324,984,029.74	329,359,794.22	346,545,097.04	333,391,783.36	329,377,770.83	353,121,446.08
Locales	-190,108.43	-100.00	190,108.43	0.00	0.00	50,334.98	67,442.04	158,950.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	-190,108.43	-100.00	190,108.43	0.00	0.00	50,334.98	67,442.04	158,950.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	-190,108.43	-100.00	190,108.43	0.00	0.00	50,334.98	67,442.04	158,950.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	60,790,230.26	20.79	292,331,215.82	305,282,677.55	303,849,993.53	318,226,699.64	335,865,725.48	327,273,339.40	323,232,188.00	324,984,029.74	329,359,794.22	346,545,097.04	333,391,783.36	329,377,770.83	353,121,446.08
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	56,942,230.26	19.48	292,331,215.82	281,777,861.64	283,750,958.41	298,900,495.09	315,286,944.23	307,055,468.77	304,488,955.31	304,448,157.02	311,848,217.69	329,033,520.51	324,088,424.64	321,074,412.11	349,273,446.08



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Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	9,300,972.02	20.96	44,381,700.47	38,609,056.08	39,958,270.48	53,022,978.29	49,677,740.09	49,318,227.36	51,410,213.35	50,824,024.06	58,289,253.50	57,692,685.04	62,367,448.46	50,365,405.17	53,682,672.49
A Plazo	35,282,256.11	16.60	212,489,537.92	198,409,377.66	194,650,765.41	193,865,946.27	205,666,692.82	206,439,843.04	205,866,223.11	205,386,063.76	205,229,797.63	226,297,538.02	223,899,677.13	224,832,825.05	247,771,794.03
De Ahorro	12,359,002.13	34.85	35,459,977.43	44,759,427.90	49,141,922.52	52,011,570.53	59,942,511.32	51,297,398.37	47,212,518.85	48,238,069.20	48,329,166.56	45,043,297.45	37,821,299.05	45,876,181.89	47,818,979.56
De Bancos	3,848,000.00	0.00	0.00	23,504,815.91	20,099,035.12	19,326,204.55	20,578,781.25	20,217,870.63	18,743,232.69	20,535,872.72	17,511,576.53	17,511,576.53	9,303,358.72	8,303,358.72	3,848,000.00
A la Vista	0.00	0.00	0.00	7,291,444.39	1,885,627.32	1,725,259.20	2,977,799.51	2,616,852.37	1,206,176.63	3,024,296.19	0.00	0.00	0.00	0.00	0.00
A Plazo	3,848,000.00	0.00	0.00	16,213,371.52	18,213,407.80	17,600,945.35	17,600,981.74	17,601,018.26	17,537,056.06	17,511,576.53	17,511,576.53	17,511,576.53	9,303,358.72	8,303,358.72	3,848,000.00
OBLIGACIONES	35,755,420.98	446.94	8,000,000.00	0.00	5,000,000.00	3,000,000.00	5,158,937.50	4,073,906.25	17,540,984.43	34,766,743.00	28,500,000.00	18,955,797.58	35,009,021.30	35,414,084.75	43,755,420.98
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	35,755,420.98	446.94	8,000,000.00	0.00	5,000,000.00	3,000,000.00	5,158,937.50	4,073,906.25	17,540,984.43	34,766,743.00	28,500,000.00	18,955,797.58	35,009,021.30	35,414,084.75	43,755,420.98
OTROS PASIVOS	1,903,195.85	18.66	10,199,724.27	14,172,674.68	13,210,235.56	16,334,250.40	19,305,033.65	16,248,054.06	15,105,312.39	13,560,053.46	12,895,820.98	14,399,672.39	16,120,182.45	17,207,949.04	12,102,920.12
Locales	9,682.59	255.22	3,793.82	12,422.09	13,188.82	8,553.00	7,162.59	8,707.77	7,883.18	9,200.13	9,468.20	10,970.58	8,831.54	9,547.91	13,476.41
Extranjero	1,893,513.26	18.57	10,195,930.45	14,160,252.59	13,197,046.74	16,325,697.40	19,297,871.06	16,239,346.29	15,097,429.21	13,550,853.33	12,886,352.78	14,388,701.81	16,111,350.91	17,198,401.13	12,089,443.71
PATRIMONIO	1,227,110.38	3.28	37,468,847.66	38,176,853.92	34,128,115.51	34,516,828.91	34,781,395.32	35,212,615.59	35,184,502.95	35,629,312.79	36,085,908.80	36,589,761.46	37,066,503.13	37,804,449.08	38,695,958.04
Capital	0.00	0.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	-13,540.06	-13.41	100,984.64	4,912,646.13	587,444.57	587,444.57	587,444.57	587,444.58	87,444.58	87,444.58	87,444.58	87,444.58	87,444.58	87,444.58	87,444.58
Utilidad de Periodo	1,240,650.44	24.75	5,011,863.02	908,207.79	1,184,670.94	1,573,384.34	1,837,950.75	2,269,171.01	2,741,058.37	3,185,868.21	3,642,464.22	4,146,316.88	4,623,058.55	5,361,004.50	6,252,513.46
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	99,485,849.04	28.57	348,189,896.18	357,632,206.15	356,188,344.60	372,128,113.93	395,178,533.99	382,966,865.74	391,062,987.77	408,940,138.99	406,841,524.00	416,490,328.47	421,587,490.24	419,804,253.70	447,675,745.22