



**ESTADO DE RESULTADO**  
**GTC Bank, Inc.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	1,860,312.27	1,758,866.33	1,853,224.19	5,472,402.79	1,878,855.99	1,891,804.83	1,924,144.23	5,694,805.05	2,031,138.79	2,117,855.31	2,086,041.05	6,235,035.15	2,220,284.17	2,239,922.80	2,330,029.32	6,790,236.29	24,192,479.28
Préstamos	1,308,569.50	1,219,072.69	1,306,061.94	3,833,704.13	1,292,543.67	1,340,739.92	1,372,976.47	4,006,260.06	1,412,039.33	1,414,778.83	1,379,742.98	4,206,561.14	1,459,591.61	1,453,790.06	1,512,494.21	4,425,875.88	16,472,401.21
Depósitos	72,688.51	70,957.10	83,304.42	226,950.03	87,344.55	86,033.65	83,722.53	257,100.73	105,853.63	131,786.70	128,378.81	366,019.14	92,008.44	73,305.59	71,468.31	236,782.34	1,086,852.24
Inversiones	479,054.26	468,836.54	463,857.83	1,411,748.63	498,967.77	465,031.26	467,445.23	1,431,444.26	513,245.83	571,289.78	577,919.26	1,662,454.87	668,684.12	712,827.15	746,066.80	2,127,578.07	6,633,225.83
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	1,172,592.42	1,100,924.54	1,195,961.59	3,469,478.55	1,216,679.22	1,183,569.80	1,147,228.30	3,547,477.32	1,194,010.42	1,257,623.59	1,231,522.98	3,683,156.99	1,265,927.22	1,232,587.31	1,395,724.04	3,894,238.57	14,594,351.43
Intereses Pagados	1,131,932.51	1,069,244.49	1,152,068.45	3,353,245.45	1,169,404.13	1,130,040.03	1,100,151.71	3,399,595.87	1,130,804.74	1,138,605.69	1,135,939.30	3,405,349.73	1,172,030.95	1,120,860.72	1,219,695.84	3,512,587.51	13,670,778.56
Comisiones	40,659.91	31,680.05	43,893.14	116,233.10	47,275.09	53,529.77	47,076.59	147,881.45	63,205.68	119,017.90	95,583.68	277,807.26	93,896.27	111,726.59	176,028.20	381,651.06	923,572.87
Ingreso Neto de Intereses	687,719.85	657,941.79	657,262.60	2,002,924.24	662,176.77	708,235.03	776,915.93	2,147,327.73	837,128.37	860,231.72	854,518.07	2,551,878.16	954,356.95	1,007,335.49	934,305.28	2,895,997.72	9,598,127.85
Otros Ingresos	673,073.95	162,316.58	125,025.96	960,416.49	21,528.31	112,990.34	31,884.26	166,402.91	-39,558.09	-27,382.24	67,048.06	107.73	-56,656.36	195,721.65	490,226.37	629,291.66	1,756,218.79
Comisiones	19,565.36	43,964.61	55,132.00	118,661.97	67,838.09	53,063.04	25,759.78	146,660.91	32,863.84	26,481.93	31,432.77	90,778.54	50,210.24	40,397.88	19,033.69	109,641.81	465,743.23
Operaciones con Divisas	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	0.00	0.00
Dividendos	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	0.00	0.00
Otros Ingresos	653,508.59	118,351.97	69,893.96	841,754.52	-46,309.78	59,927.30	6,124.48	19,742.00	-72,421.93	-53,864.17	35,615.29	-90,670.81	-106,866.60	155,323.77	471,192.68	519,649.85	1,290,475.56
Ingresos de Operaciones	1,360,793.80	820,258.37	782,288.56	2,963,340.73	683,705.08	821,225.37	808,800.19	2,313,730.64	797,570.28	832,849.48	921,566.13	2,551,985.89	897,700.59	1,203,057.14	1,424,531.65	3,525,289.38	11,354,346.64
Egresos Generales	444,118.87	543,795.22	393,575.16	1,381,489.25	419,138.67	390,005.11	336,912.83	1,146,056.61	352,760.44	376,253.47	417,713.47	1,146,727.38	420,958.92	410,822.85	533,022.69	1,364,804.46	5,039,077.70
Gastos Administrativos	303,174.96	209,725.32	219,421.88	732,322.16	185,685.08	220,387.83	179,556.43	585,629.34	202,979.63	201,863.45	208,263.18	613,106.26	214,274.60	215,755.06	237,597.45	667,627.11	2,598,684.87
Gastos Generales	25,780.09	44,232.66	46,306.32	116,319.07	40,752.44	39,928.94	34,480.94	115,162.32	24,772.28	35,157.36	40,437.31	100,366.95	35,202.35	65,955.30	103,172.84	204,330.49	536,178.83
Gastos de Depreciación	21,477.66	21,486.57	21,768.07	64,732.30	21,798.94	22,156.40	22,261.04	66,216.38	23,075.25	23,314.47	23,905.30	70,295.02	23,941.52	23,943.52	24,001.79	71,886.83	273,130.53
Otros Gastos	93,686.16	268,350.67	106,078.89	468,115.72	170,902.21	107,531.94	100,614.42	379,048.57	101,933.28	115,918.19	145,107.68	362,959.15	147,540.45	105,168.97	168,250.61	420,960.03	1,631,083.47
Utilidad antes de Provisiones	916,674.93	276,463.15	388,713.40	1,581,851.48	264,566.41	431,220.26	471,887.36	1,167,674.03	444,809.84	456,596.01	503,852.66	1,405,258.51	476,741.67	792,234.29	891,508.96	2,160,484.92	6,315,268.94
Provisiones por Cuentas Malas	8,467.14	0.00	0.00	8,467.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,288.34	0.00	54,288.34	62,755.48
Utilidad del Periodo	908,207.79	276,463.15	388,713.40	1,573,384.34	264,566.41	431,220.26	471,887.36	1,167,674.03	444,809.84	456,596.01	503,852.66	1,405,258.51	476,741.67	737,945.95	891,508.96	2,106,196.58	6,252,513.46