



GTC Bank, Inc.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-3,701,598.33	-9.04	40,934,292.53	27,634,685.30	43,117,100.63	36,048,916.91	38,260,613.98	47,864,165.52	59,134,808.98	37,494,065.86	28,794,893.84	25,062,735.47	26,215,273.69	17,676,428.03	37,232,694.20
Depositos Locales en Bancos	-1,494,937.31	-98.95	1,510,737.13	1,518,658.53	1,518,053.23	514,992.26	513,292.40	530,167.61	516,199.14	515,554.00	21,894.93	15,637.60	36,213.80	7,870.49	15,799.82
A la Vista	5,062.69	47.15	10,737.13	18,658.53	18,053.23	14,992.26	13,292.40	30,167.61	16,199.14	15,554.00	21,894.93	15,637.60	36,213.80	7,870.49	15,799.82
A Plazo	-1,500,000.00	-100.00	1,500,000.00	1,500,000.00	1,500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	-2,206,661.02	-5.60	39,423,455.40	26,115,926.77	41,598,947.40	35,533,824.65	37,747,221.58	47,333,897.91	58,618,509.84	36,978,411.86	28,772,898.91	25,046,997.87	26,178,959.89	17,668,457.54	37,216,794.38
A la Vista	-15,716,661.02	-58.38	26,923,455.40	9,956,540.77	25,439,561.40	16,874,438.65	19,087,835.58	28,674,511.91	34,155,936.34	15,515,838.36	5,813,512.91	6,087,611.87	8,669,573.89	6,318,457.54	11,206,794.38
A Plazo	13,510,000.00	108.08	12,500,000.00	16,159,386.00	16,159,386.00	18,659,386.00	18,659,386.00	18,659,386.00	24,462,573.50	21,462,573.50	22,959,386.00	18,959,386.00	17,509,386.00	11,350,000.00	26,010,000.00
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	0.00	0.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CARTERA CREDITICIA	88,047,297.44	35.62	247,209,138.75	262,587,358.38	257,410,517.16	266,508,568.98	266,211,594.63	271,648,051.11	272,779,665.11	286,546,685.95	295,060,638.87	297,267,278.32	306,142,272.80	319,282,071.84	335,256,436.19
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	88,891,476.64	35.62	249,521,606.75	265,047,632.34	259,827,881.67	269,062,363.11	268,765,388.76	274,201,845.24	275,333,459.24	289,229,796.60	297,791,059.25	300,020,980.00	308,986,516.29	322,277,361.83	338,413,083.39
Menos Provisiones	844,179.20	36.51	2,312,468.00	2,460,273.96	2,417,364.51	2,553,794.13	2,553,794.13	2,553,794.13	2,553,794.13	2,683,110.65	2,730,420.38	2,753,701.68	2,844,243.49	2,995,289.99	3,156,647.20
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	844,179.20	36.51	2,312,468.00	2,460,273.96	2,417,364.51	2,553,794.13	2,553,794.13	2,553,794.13	2,553,794.13	2,683,110.65	2,730,420.38	2,753,701.68	2,844,243.49	2,995,289.99	3,156,647.20
INVERSIONES EN VALORES	-14,897,280.43	-9.80	152,087,990.90	142,239,354.32	134,728,443.17	126,488,753.53	137,863,033.42	149,627,216.73	135,044,985.87	153,651,878.14	159,283,216.01	171,618,429.98	172,640,934.17	161,811,106.62	137,190,710.47
Locales	25,518,685.87	100.41	25,413,710.08	25,396,999.03	25,381,905.20	26,638,867.15	29,087,933.74	26,605,984.14	30,994,235.26	39,935,629.29	39,929,710.02	45,938,903.67	50,945,018.23	50,938,809.91	50,932,395.95
Extranjero	-40,415,966.30	-31.91	126,674,280.82	116,842,355.29	109,346,537.97	99,849,886.38	108,775,099.68	123,021,232.59	104,050,750.61	113,716,248.85	119,353,505.99	125,679,526.31	121,695,915.94	110,872,296.71	86,258,314.52
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	9,923,501.36	189.34	5,241,000.92	12,521,427.74	9,706,354.14	13,209,308.61	19,803,492.55	11,383,713.90	20,946,856.13	13,480,876.93	11,053,370.62	9,712,044.23	10,881,731.63	20,013,935.12	15,164,502.28
Locales	470,513.80	166.46	282,664.87	268,644.41	269,196.81	268,504.61	274,611.79	692,748.25	591,437.50	1,033,728.29	959,359.42	740,816.45	1,036,175.40	1,270,824.13	753,178.67
Extranjero	9,452,987.56	190.65	4,958,336.05	12,252,783.33	9,437,157.33	12,940,804.00	19,528,880.76	10,690,965.65	20,355,418.63	12,447,148.64	10,094,011.20	8,971,227.78	9,845,556.23	18,743,110.99	14,411,323.61
TOTAL DE ACTIVOS	79,371,920.04	17.82	445,472,423.10	444,982,825.74	444,962,415.10	442,255,548.03	462,138,734.58	480,523,147.26	487,906,316.09	491,173,506.88	494,192,119.34	503,660,488.00	515,880,212.29	518,783,541.61	524,844,343.14
DEPOSITOS	33,364,400.26	9.45	353,121,446.08	346,803,029.64	342,999,942.80	372,751,947.97	366,781,295.34	375,467,920.20	377,867,066.62	384,867,375.78	383,801,089.99	384,898,192.65	381,801,134.63	385,947,513.94	386,485,846.34
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
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	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
De Ahorros	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 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	33,364,400.26	9.45	353,121,446.08	346,803,029.64	342,999,942.80	372,751,947.97	366,781,295.34	375,467,920.20	377,867,066.62	384,867,375.78	383,801,089.99	384,898,192.65	381,801,134.63	385,947,513.94	386,485,846.34
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	13,839,992.51	3.96	349,273,446.08	342,955,029.64	339,151,942.80	368,903,947.97	359,776,395.92	364,065,190.83	364,219,066.62	374,859,375.78	373,793,089.99	374,890,192.65	369,293,134.63	365,027,864.40	363,113,438.59



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A la Vista	-15,090,765.91	-28.11	53,682,672.49	53,318,866.85	57,733,233.47	69,402,994.11	53,967,910.26	50,396,314.86	45,651,883.94	48,722,311.77	45,485,202.55	44,605,835.13	44,744,735.51	40,879,142.29	38,591,906.58
A Plazo	24,708,797.55	9.97	247,771,794.03	238,659,428.55	227,785,552.65	244,356,538.47	250,040,078.77	251,622,240.84	260,041,807.30	269,182,604.23	274,156,990.71	278,241,980.97	272,310,863.65	273,342,060.95	272,480,591.58
De Ahorro	4,221,960.87	8.83	47,818,979.56	50,976,734.24	53,633,156.68	55,144,415.39	55,768,406.89	62,046,635.13	58,525,375.38	56,954,459.78	54,150,896.73	52,042,376.55	52,237,535.47	50,806,661.16	52,040,940.43
De Bancos	19,524,407.75	507.39	3,848,000.00	3,848,000.00	3,848,000.00	3,848,000.00	7,004,899.42	11,402,729.37	13,648,000.00	10,008,000.00	10,008,000.00	10,008,000.00	12,508,000.00	20,919,649.54	23,372,407.75
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	854,565.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	19,524,407.75	507.39	3,848,000.00	3,848,000.00	3,848,000.00	3,848,000.00	6,150,334.22	11,402,729.37	13,648,000.00	10,008,000.00	10,008,000.00	10,008,000.00	12,508,000.00	20,919,649.54	23,372,407.75
OBLIGACIONES	28,470,737.84	65.07	43,755,420.98	44,629,876.61	40,216,625.25	18,000,000.00	38,800,000.00	47,800,000.00	50,500,000.00	46,530,000.00	53,847,864.15	59,794,301.42	71,086,985.52	72,504,143.34	72,226,158.82
Locales	5,000,000.00	0.00	0.00	0.00	0.00	0.00	4,500,000.00	4,500,000.00	7,000,000.00	7,000,000.00	11,500,000.00	11,500,000.00	16,500,000.00	5,000,000.00	5,000,000.00
Extranjero	23,470,737.84	53.64	43,755,420.98	44,629,876.61	40,216,625.25	18,000,000.00	34,300,000.00	43,300,000.00	43,500,000.00	39,530,000.00	42,347,864.15	48,294,301.42	54,586,985.52	67,504,143.34	67,226,158.82
OTROS PASIVOS	9,543,770.14	95.12	10,033,251.91	16,432,875.39	24,317,080.67	15,615,631.58	20,142,966.24	20,080,857.56	21,768,610.18	21,258,087.48	15,570,882.87	17,362,653.86	20,860,659.03	17,502,902.62	19,577,022.05
Locales	-163.61	-1.98	8,278.45	10,548.80	10,885.47	9,197.32	5,300.85	8,967.57	8,127.45	6,199.98	12,913.92	6,352.48	7,370.71	9,175.61	8,114.84
Extranjero	9,543,933.75	95.20	10,024,973.46	16,422,326.59	24,306,195.20	15,606,434.26	20,137,665.39	20,071,889.99	21,760,482.73	21,251,887.50	15,557,968.95	17,356,301.38	20,853,288.32	17,493,727.01	19,568,907.21
PATRIMONIO	7,993,011.79	20.73	38,562,304.14	37,117,044.10	37,428,766.39	35,887,968.49	36,414,473.01	37,174,369.52	37,770,639.30	38,518,043.62	40,972,282.34	41,605,340.07	42,131,433.12	42,828,981.72	46,555,315.93
Capital	7,000,000.00	21.63	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	34,356,000.00	34,356,000.00	34,356,000.00	34,356,000.00	39,356,000.00
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	881,855.07	1,008.47	87,444.58	4,064,456.79	3,680,551.34	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	1,813,478.85	969,299.65
Utilidad de Periodo	111,156.72	1.82	6,118,859.56	696,587.31	1,392,215.05	1,718,489.64	2,244,994.16	3,004,890.67	3,601,160.45	4,348,564.77	4,802,803.49	5,435,861.22	5,961,954.27	6,659,502.87	6,230,016.28
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	79,371,920.03	17.82	445,472,423.11	444,982,825.74	444,962,415.11	442,255,548.04	462,138,734.59	480,523,147.28	487,906,316.10	491,173,506.88	494,192,119.35	503,660,488.00	515,880,212.30	518,783,541.62	524,844,343.14