



ESTADO DE RESULTADO
GTC Bank, Inc.
ENERO - DICIEMBRE 2005
(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	2,421,857.75	2,253,497.44	2,371,186.06	7,046,541.25	2,348,797.79	2,506,168.00	2,517,667.55	7,372,633.34	2,557,156.79	2,620,146.92	2,602,857.84	7,780,161.55	2,715,306.61	2,699,309.75	2,705,447.48	8,120,063.84	30,319,399.98
Préstamos	1,590,012.34	1,467,728.56	1,632,323.63	4,690,064.53	1,596,303.61	1,681,134.36	1,668,756.27	4,946,194.24	1,745,848.33	1,807,876.36	1,776,582.47	5,330,307.16	1,871,287.26	1,908,508.27	2,070,084.00	5,849,879.53	20,816,445.46
Depósitos	84,408.66	94,986.89	105,444.12	284,839.67	106,213.64	118,346.49	139,289.95	363,850.08	149,299.86	102,717.57	101,332.97	353,350.40	73,743.42	72,630.15	158,925.10	305,298.67	1,307,338.82
Inversiones	747,436.75	690,781.99	633,418.31	2,071,637.05	646,280.54	706,687.15	709,621.33	2,062,589.02	662,008.60	709,552.99	724,942.40	2,096,503.99	770,275.93	718,171.33	476,438.38	1,964,885.64	8,195,615.70
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	1,385,729.13	1,320,970.14	1,377,307.16	4,084,006.43	1,376,541.78	1,500,408.72	1,577,132.97	4,454,083.47	1,624,816.78	1,702,563.49	1,703,860.10	5,031,240.37	1,697,474.82	1,560,041.62	1,923,107.96	5,180,624.40	18,749,954.67
Intereses Pagados	1,258,353.55	1,141,305.99	1,267,956.15	3,667,615.69	1,268,793.40	1,381,598.94	1,431,374.47	4,081,766.81	1,468,805.92	1,496,146.11	1,467,572.18	4,432,524.21	1,444,709.94	1,303,769.92	1,500,930.45	4,249,410.31	16,431,317.02
Comisiones	127,375.58	179,664.15	109,351.01	416,390.74	107,748.38	118,809.78	145,758.50	372,316.66	156,010.86	206,417.38	236,287.92	598,716.16	252,764.88	256,271.70	422,177.51	931,214.09	2,318,637.65
Ingreso Neto de Intereses	1,036,128.62	932,527.30	993,878.90	2,962,534.82	972,256.01	1,005,759.28	940,534.58	2,918,549.87	932,340.01	917,583.43	898,997.74	2,748,921.18	1,017,831.79	1,139,268.13	782,339.52	2,939,439.44	11,569,445.31
Otros Ingresos	209,832.89	499,826.52	-160,031.16	549,628.25	33,812.60	293,293.59	321,698.01	648,804.20	319,148.10	55,580.27	259,848.80	634,577.17	66,293.83	188,189.50	236,337.80	490,821.13	2,323,830.75
Comisiones	25,499.75	22,238.87	27,170.01	74,908.63	43,173.92	29,626.15	29,536.15	102,336.22	51,517.88	43,983.87	24,053.72	119,555.47	71,096.92	40,725.53	54,365.95	166,188.40	462,988.72
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	184,333.14	477,587.65	-187,201.17	474,719.62	-9,361.32	263,667.44	292,161.86	546,467.98	267,630.22	11,596.40	235,795.08	515,021.70	-4,803.09	147,463.97	181,971.85	324,632.73	1,860,842.03
Ingresos de Operaciones	1,245,961.51	1,432,353.82	833,847.74	3,512,163.07	1,006,068.61	1,299,052.87	1,262,232.59	3,567,354.07	1,251,488.11	973,163.70	1,158,846.54	3,383,498.35	1,084,125.62	1,327,457.63	1,018,677.32	3,430,260.57	13,893,276.06
Egresos Generales	401,568.24	673,880.22	476,898.84	1,552,347.30	479,564.09	539,156.36	665,962.81	1,684,683.26	374,767.27	471,615.25	502,507.51	1,348,890.03	467,490.76	478,862.53	833,841.98	1,780,195.27	6,366,115.86
Gastos Administrativos	230,991.02	244,524.29	286,848.02	762,363.33	271,650.31	272,391.86	266,693.71	810,735.88	263,493.18	270,774.52	267,756.31	802,024.01	246,407.85	254,392.32	398,822.49	899,622.66	3,274,745.88
Gastos Generales	40,050.41	184,838.10	51,437.33	276,325.84	33,640.24	84,941.17	138,936.40	257,517.81	16,035.38	29,057.56	71,914.15	117,007.09	58,970.20	50,423.22	175,349.27	284,742.69	935,593.43
Gastos de Depreciación	29,080.40	29,391.30	29,185.13	87,656.83	29,301.88	29,282.64	26,449.22	85,033.74	26,337.07	28,108.96	36,078.35	90,524.38	33,396.80	32,471.16	31,999.12	97,867.08	361,082.03
Otros Gastos	101,446.41	215,126.53	109,428.36	426,001.30	144,971.66	152,540.69	233,883.48	531,395.83	68,901.64	143,674.21	126,758.70	339,334.55	128,715.91	141,575.83	227,671.10	497,962.84	1,794,694.52
Utilidad antes de Provisiones	844,393.27	758,473.60	356,948.90	1,959,815.77	526,504.52	759,896.51	596,269.78	1,882,670.81	876,720.84	501,548.45	656,339.03	2,034,608.32	616,634.86	848,595.10	184,835.34	1,650,065.30	7,527,160.20
Provisiones por Cuentas Malas	147,805.96	62,845.86	30,674.31	241,326.13	0.00	0.00	0.00	0.00	129,316.52	47,309.73	23,281.30	199,907.55	90,541.81	151,046.50	-682,821.99	-441,233.68	0.00
Utilidad del Periodo	696,587.31	695,627.74	326,274.59	1,718,489.64	526,504.52	759,896.51	596,269.78	1,882,670.81	747,404.32	454,238.72	633,057.73	1,834,700.77	526,093.05	697,548.60	867,657.33	2,091,298.98	7,527,160.20