



**GTC Bank, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 19

	2001				2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
1 BALANCE DE SITUACION												
2 Total de Activos	180,742.48	249,252.15	291,879.12	342,883.64	378,208.37	364,128.98	352,871.06	345,081.60	349,626.78			
3 Activos Líquidos	5,353.73	3,014.59	2,421.62	2,556.91	43,815.96	35,825.29	23,793.22	30,657.34	32,880.79			
4 Total de Préstamos	86,602.33	102,457.23	127,037.83	141,440.55	198,997.84	206,186.89	207,987.48	197,680.41	208,051.52			
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6 Extranjeros	86,602.33	102,457.23	127,037.83	141,440.55	198,997.84	206,186.89	207,987.48	197,680.41	208,051.52			
7 Total de Inversiones	86,089.03	121,536.34	125,812.02	154,880.60	122,951.11	108,580.58	113,234.58	109,377.68	104,457.39			
8 Total de Depósitos	150,203.33	227,059.27	267,548.82	306,394.58	344,516.27	312,430.53	310,468.30	283,530.08	292,521.32			
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13 Extranjeros	150,203.33	227,059.27	267,548.82	306,394.58	344,516.27	312,430.53	310,468.30	283,530.08	292,521.32			
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15 Depósitos de Particulares	150,203.33	227,059.27	267,548.82	306,394.58	344,516.27	312,430.53	310,468.30	283,530.08	292,521.32			
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
17 Patrimonio Total	10,056.91	14,904.01	17,060.58	20,307.40	23,530.44	33,523.17	34,584.56	36,289.63	37,468.85			
18 PROMEDIO (12 MESES)												
19 Total de Activos	180,742.48	249,252.15	291,879.12	342,883.64	279,475.43	306,690.56	322,375.09	343,982.62	363,917.57			
20 Activos Generadores de Ingresos	172,691.36	223,993.56	252,849.86	296,321.14	247,320.15	269,380.52	287,035.96	301,689.62	317,228.93			
21 Total de Prestamos	86,602.33	102,457.23	127,037.83	141,440.55	142,800.08	154,322.06	167,512.66	169,560.48	203,524.68			
22 Total de Inversiones	86,089.03	121,536.34	125,812.02	154,880.60	104,520.07	115,058.46	119,523.30	132,129.14	113,704.25			
23 Patrimonio Total	10,056.91	14,904.01	17,060.58	20,307.40	16,793.67	24,213.59	25,822.57	28,298.52	30,499.64			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	3,719.05	4,176.19	9,373.94	15,226.05	21,542.64	6,103.22	11,986.20	17,862.01	23,349.28			
26 Egreso de Operaciones	2,896.27	3,332.96	7,734.87	12,909.86	17,839.57	4,452.50	8,706.38	12,602.25	16,157.02			



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27 Ingreso Neto de Intereses	822.78	843.22	1,639.07	2,316.19	3,703.08	1,650.72	3,279.82	5,259.76	7,192.26	
28 Otros Ingresos	777.45	544.71	1,514.20	1,914.10	3,177.18	508.71	1,024.19	1,909.14	2,456.68	
29 Ingreso de Operaciones	1,600.23	1,387.93	3,153.27	4,230.29	6,880.26	2,159.43	4,304.01	7,168.90	9,648.95	
30 Egresos Generales	564.49	649.96	2,294.73	3,479.45	4,376.78	1,020.54	2,058.67	3,181.81	4,482.63	
31 Utilidad Antes de Provisiones	1,035.74	737.97	858.54	750.84	2,503.48	1,138.89	2,245.34	3,987.10	5,166.31	
32 Utilidad del Periodo	976.48	569.52	450.10	196.92	1,123.53	1,066.18	2,127.58	3,832.65	5,011.86	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	25.63	1,301.82	99.18	328.80	41.22	24.98	0.00	
35 Total Provisiones Para Préstamos	874.77	1,043.22	1,283.21	1,428.69	2,010.08	2,082.79	2,115.73	2,152.42	2,152.42	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.02	0.92	0.05	0.16	0.02	0.01	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	5,007.65	109.75	2,026.66	633.45	5,132.38	8,616.51	0.00	
38 Provisiones para Préstamos / Préstamos Totales (%)	1.01	1.02	1.01	1.01	1.01	1.01	1.02	1.09	1.03	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	5.56	5.98	5.85	5.92	6.22	9.21	9.80	10.52	10.72	
41 Patrimonio / Activos Generadores de Ing. (%)	5.82	6.65	6.75	6.85	7.31	10.65	10.77	11.82	11.99	
42 Patrimonio / Préstamos Totales (%)	11.61	14.55	13.43	14.36	11.82	16.26	16.63	18.36	18.01	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	3.56	1.33	0.91	0.83	12.72	11.47	7.66	10.81	11.24	
45 Activos Líquidos / Activos Totales (%)	2.96	1.21	0.83	0.75	11.59	9.84	6.74	8.88	9.40	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	60.88	54.85	47.93	51.38	48.41	46.22	44.14	49.39	46.95	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.02	0.36	0.09	0.45	1.58	1.48	1.69	1.58	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.91	0.31	0.08	0.40	1.39	1.32	1.49	1.38	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	15.29	5.28	1.29	6.69	17.61	16.48	18.06	16.43	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.46	7.41	6.85	8.71	9.06	8.35	7.89	7.36	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.95	6.12	5.81	7.21	6.61	6.07	5.57	5.09	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.51	1.30	1.04	1.50	2.45	2.29	2.32	2.27	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	46.83	72.77	82.25	63.61	47.26	47.83	44.38	46.46	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.97	1.20	0.86	1.28	0.76	0.71	0.84	0.77	
56 PRODUCTIVIDAD										
57 Número de Empleados	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	7,216.86	8,538.10	10,586.49	11,786.71	16,583.15	17,182.24	17,332.29	16,473.37	17,337.63	
60 Depósitos Totales / Empleados	12,516.94	18,921.61	22,295.73	25,532.88	28,709.69	26,035.88	25,872.36	23,627.51	24,376.78	
61 Utilidad Neta / Empleados	0.00	47.46	37.51	16.41	93.63	88.85	177.30	319.39	417.66	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	109.25	46.09	20.90	0.64	-7.56	
64 Préstamos (%)	0.00	0.00	0.00	0.00	129.78	101.24	63.72	39.76	4.55	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	129.78	101.24	63.72	39.76	4.55	
67 Depósitos (%)	0.00	0.00	0.00	0.00	129.37	37.60	16.04	-7.46	-15.09	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	129.37	37.60	16.04	-7.46	-15.09	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	133.97	124.93	102.72	78.70	59.24	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	87.21	372.69	1,846.30	346.08	