



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

(En Miles de Balboas)

**Cuadro No. 19**

	2002			2003			2004			
	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	378,208.37	364,128.98	352,871.06	345,081.60	348,189.90	372,128.11	391,062.99	416,490.33	447,675.75	
3 Activos Líquidos	43,815.96	35,825.29	23,793.22	30,657.34	31,443.91	32,020.30	34,105.34	41,018.97	43,006.60	
4 Total de Préstamos	198,997.84	206,186.89	207,987.48	197,680.41	208,051.52	211,586.11	219,020.29	226,714.24	244,818.83	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	198,997.84	206,186.89	207,987.48	197,680.41	208,051.52	211,586.11	219,020.29	226,714.24	244,818.83	
7 Total de Inversiones	122,951.11	108,580.58	113,234.58	109,377.68	104,457.39	117,835.60	129,727.79	139,344.11	154,574.77	
8 Total de Depósitos	344,516.27	312,430.53	310,468.30	283,530.08	292,521.32	318,277.03	323,232.19	346,545.10	353,121.45	
9 Locales	0.00	0.00	0.00	173.16	190.11	50.33	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	173.16	190.11	50.33	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	344,516.27	312,430.53	310,468.30	283,356.92	292,331.22	318,226.70	323,232.19	346,545.10	353,121.45	
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	344,516.27	312,430.53	310,468.30	283,356.92	292,331.22	298,900.50	304,488.96	329,033.52	349,273.45	
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	19,326.20	18,743.23	17,511.58	3,848.00	
17 Patrimonio Total	23,530.44	33,523.17	34,584.56	36,289.63	37,468.85	34,516.83	35,184.50	36,589.76	38,695.96	
18 PROMEDIO (12 MESES)										
19 Total de Activos	279,475.43	306,690.56	322,375.09	343,982.62	363,199.13	368,128.55	371,967.02	380,785.96	397,932.82	
20 Activos Generadores de Ingresos	247,320.15	269,380.52	287,035.96	301,689.62	317,228.93	322,094.59	334,985.07	336,558.22	355,951.25	
21 Total de Prestamos	142,800.08	154,322.06	167,512.66	169,560.48	203,524.68	208,886.50	213,503.88	212,197.33	226,435.17	
22 Total de Inversiones	104,520.07	115,058.46	119,523.30	132,129.14	113,704.25	113,208.09	121,481.19	124,360.90	129,516.08	
23 Patrimonio Total	16,793.67	24,213.59	25,822.57	28,298.52	30,499.64	34,020.00	34,884.53	36,439.70	38,082.40	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	21,542.64	6,103.22	11,986.20	17,862.01	23,349.28	5,472.40	11,167.21	17,402.24	24,192.48	
26 Egreso de Operaciones	17,839.57	4,452.50	8,706.38	12,602.25	16,157.02	3,469.48	7,016.96	10,700.11	14,594.35	



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

(En Miles de Balboas)

**Cuadro No. 19**

	2002			2003			2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	3,703.08	1,650.72	3,279.82	5,259.76	7,192.26	2,002.92	4,150.25	6,702.13	9,598.13	
28 Otros Ingresos	3,177.18	508.71	1,024.19	1,909.14	2,456.68	960.42	1,126.82	1,126.93	1,756.22	
29 Ingreso de Operaciones	6,880.26	2,159.43	4,304.01	7,168.90	9,648.95	2,963.34	5,277.07	7,829.06	11,354.35	
30 Egresos Generales	4,376.78	1,020.54	2,058.67	3,181.81	4,482.63	1,381.49	2,527.55	3,674.27	5,039.08	
31 Utilidad Antes de Provisiones	2,503.48	1,138.89	2,245.34	3,987.10	5,166.31	1,581.85	2,749.53	4,154.78	6,315.27	
32 Utilidad del Periodo	1,123.53	1,066.18	2,127.58	3,832.65	5,011.86	1,573.38	2,741.06	4,146.32	6,252.51	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	99.18	328.80	41.22	24.98	0.00	0.00	97.11	123.17	0.00	
35 Total Provisiones Para Préstamos	2,010.08	2,082.79	2,115.73	2,152.42	2,152.42	2,152.42	2,152.42	2,152.42	2,206.71	
36 Préstamos Vencidos / Préstamos Totales (%)	0.05	0.16	0.02	0.01	0.00	0.00	0.04	0.05	0.00	
37 Provisiones / Préstamos Vencidos (%)	2,026.66	633.45	5,132.38	8,616.51	0.00	0.00	2,216.42	1,747.52	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.01	1.01	1.02	1.09	1.03	1.02	0.98	0.95	0.90	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	6.22	9.21	9.80	10.52	10.76	9.28	9.00	8.79	8.64	
41 Patrimonio / Activos Generadores de Ing. (%)	7.31	10.65	10.77	11.82	11.99	10.48	10.09	10.00	9.69	
42 Patrimonio / Préstamos Totales (%)	11.82	16.26	16.63	18.36	18.01	16.31	16.06	16.14	15.81	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	12.72	11.47	7.66	10.81	10.75	10.06	10.55	11.84	12.18	
45 Activos Líquidos / Activos Totales (%)	11.59	9.84	6.74	8.88	9.03	8.60	8.72	9.85	9.61	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	48.41	46.22	44.14	49.39	46.46	47.08	50.69	52.05	55.95	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.45	1.58	1.48	1.69	1.58	1.95	1.64	1.64	1.76	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.40	1.39	1.32	1.49	1.38	1.71	1.47	1.45	1.57	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	6.69	17.61	16.48	18.06	16.43	18.50	15.72	15.17	16.42	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.71	9.06	8.35	7.89	7.36	6.80	6.67	6.89	6.80	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.21	6.61	6.07	5.57	5.09	4.31	4.19	4.24	4.10	



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

(En Miles de Balboas)

Cuadro No. 19

	2002				2003				2004			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.50	2.45	2.29	2.32	2.27	2.49	2.48	2.66	2.70			
54 Egresos Generales / Ingresos de Operaciones (%)	63.61	47.26	47.83	44.38	46.46	46.62	47.90	46.93	44.38			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.28	0.76	0.71	0.84	0.77	1.19	0.67	0.45	0.49			
56 PRODUCTIVIDAD												
57 Número de Empleados	12.00	12.00	12.00	12.00	56.00	72.00	65.00	69.00	69.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00			
59 Préstamos / Empleados	16,583.15	17,182.24	17,332.29	16,473.37	3,715.21	2,938.70	3,369.54	3,285.71	3,548.10			
60 Depósitos Totales / Empleados	28,709.69	26,035.88	25,872.36	23,627.51	5,223.60	4,420.51	4,972.80	5,022.39	5,117.70			
61 Utilidad Neta / Empleados	93.63	88.85	177.30	319.39	89.50	21.85	42.17	60.09	90.62			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	109.25	46.09	20.90	0.64	-7.94	2.20	10.82	20.69	28.57			
64 Préstamos (%)	129.78	101.24	63.72	39.76	4.55	2.62	5.30	14.69	17.67			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	129.78	101.24	63.72	39.76	4.55	2.62	5.30	14.69	17.67			
67 Depósitos (%)	129.37	37.60	16.04	-7.46	-15.09	1.87	4.11	22.23	20.72			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	129.37	37.60	16.04	-7.52	-15.15	1.86	4.11	22.30	20.79			
70 Patrimonio (%)	133.97	124.93	102.72	78.70	59.24	2.96	1.73	0.83	3.28			
71 Utilidad Neta (%)	0.00	87.21	372.69	1,846.30	346.08	47.57	28.83	8.18	24.75			