



GTC Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004				2005			
	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	348,189.90	372,128.11	391,062.99	416,490.33	445,472.42	442,255.55	487,906.32	503,660.49	524,844.34		
3 Activos Líquidos	31,443.91	32,020.30	34,105.34	41,018.97	40,934.29	36,048.92	59,134.81	25,062.74	37,232.69		
4 Total de Préstamos	208,051.52	211,586.11	219,020.29	226,714.24	247,209.14	266,508.57	272,779.67	297,267.28	335,256.44		
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
6 Extranjeros	208,051.52	211,586.11	219,020.29	226,714.24	247,209.14	266,508.57	272,779.67	297,267.28	335,256.44		
7 Total de Inversiones	104,457.39	117,835.60	129,727.79	139,344.11	152,087.99	126,488.75	135,044.99	171,618.43	137,190.71		
8 Total de Depósitos	292,521.32	318,277.03	323,232.19	346,545.10	353,121.45	372,751.95	377,867.07	384,898.19	386,485.85		
9 Locales	190.11	50.33	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	190.11	50.33	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	292,331.22	318,226.70	323,232.19	346,545.10	353,121.45	372,751.95	377,867.07	384,898.19	386,485.85		
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	292,331.22	298,900.50	304,488.96	329,033.52	349,273.45	368,903.95	364,219.07	374,890.19	363,113.44		
16 Depósitos de Bancos	0.00	19,326.20	18,743.23	17,511.58	3,848.00	3,848.00	13,648.00	10,008.00	23,372.41		
17 Patrimonio Total	37,468.85	34,516.83	35,184.50	36,589.76	38,562.30	35,887.97	37,770.64	41,605.34	46,555.32		
18 PROMEDIO (12 MESES)											
19 Total de Activos	363,199.13	368,128.55	371,967.02	380,785.96	396,831.16	407,191.83	439,484.65	460,075.41	485,158.38		
20 Activos Generadores de Ingresos	317,228.93	322,094.59	334,985.07	336,558.22	355,903.02	361,209.52	378,286.36	417,472.03	435,872.14		
21 Total de Prestamos	203,524.68	208,886.50	213,503.88	212,197.33	227,630.33	239,047.34	245,899.98	261,990.76	291,232.79		
22 Total de Inversiones	113,704.25	113,208.09	121,481.19	124,360.90	128,272.69	122,162.18	132,386.39	155,481.27	144,639.35		
23 Patrimonio Total	30,499.64	34,020.00	34,884.53	36,439.70	38,015.58	35,202.40	36,477.57	39,097.55	42,558.81		
24 ESTADO DE GANANCIAS Y PERDIDAS											
25 Ingreso por Intereses	23,349.28	5,472.40	11,167.21	17,402.24	24,204.00	7,046.54	14,419.17	22,199.34	30,319.40		
26 Egreso de Operaciones	16,157.02	3,469.48	7,016.96	10,700.11	14,594.35	4,084.01	8,538.09	13,569.33	18,749.95		



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27 Ingreso Neto de Intereses	7,192.26	2,002.92	4,150.25	6,702.13	9,609.65	2,962.53	5,881.08	8,630.01	11,569.45		
28 Otros Ingresos	2,456.68	960.42	1,126.82	1,126.93	1,756.22	549.63	1,198.43	1,833.01	2,323.83		
29 Ingreso de Operaciones	9,648.95	2,963.34	5,277.07	7,829.06	11,365.86	3,512.16	7,079.52	10,463.02	13,893.28		
30 Egresos Generales	4,482.63	1,381.49	2,527.55	3,674.27	5,078.49	1,552.35	3,237.03	4,585.92	6,366.12		
31 Utilidad Antes de Provisiones	5,166.31	1,581.85	2,749.53	4,154.78	6,287.37	1,959.82	3,842.49	5,877.09	7,527.16		
32 Utilidad del Periodo	5,011.86	1,573.38	2,741.06	4,146.32	6,118.86	1,718.49	3,601.16	5,435.86	7,527.16		
33 CALIDAD DE ACTIVOS											
34 Total de Préstamos Vencidos	0.00	0.00	97.11	123.17	0.00	1,540.92	1,478.75	2,572.35	1,277.02		
35 Total Provisiones Para Préstamos	2,152.42	2,152.42	2,152.42	2,152.42	2,312.47	2,553.79	2,553.79	2,753.70	3,156.65		
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.04	0.05	0.00	0.58	0.54	0.87	0.38		
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	2,216.42	1,747.52	0.00	165.73	172.70	107.05	247.19		
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.03	1.02	0.98	0.95	0.94	0.96	0.94	0.93	0.94		
39 RAZONES DE CAPITAL											
40 Patrimonio / Activos Totales (%)	10.76	9.28	9.00	8.79	8.66	8.11	7.74	8.26	8.87		
41 Patrimonio / Activos Generadores de Ing. (%)	11.99	10.48	10.09	10.00	9.66	9.13	9.26	8.87	9.85		
42 Patrimonio / Préstamos Totales (%)	18.01	16.31	16.06	16.14	15.60	13.47	13.85	14.00	13.89		
43 LIQUIDEZ											
44 Activos Líquidos / Total de Depósitos (%)	10.75	10.06	10.55	11.84	11.59	9.67	15.65	6.51	9.63		
45 Activos Líquidos / Activos Totales (%)	9.03	8.60	8.72	9.85	9.19	8.15	12.12	4.98	7.09		
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	46.46	47.08	50.69	52.05	54.66	43.60	51.39	51.10	45.13		
47 RENTABILIDAD											
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.58	1.95	1.64	1.64	1.72	1.90	1.90	1.74	1.73		
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.38	1.71	1.47	1.45	1.54	1.69	1.64	1.58	1.55		
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	16.43	18.50	15.72	15.17	16.10	19.53	19.74	18.54	17.69		
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.36	6.80	6.67	6.89	6.80	7.80	7.62	7.09	6.96		
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.09	4.31	4.19	4.24	4.10	4.52	4.51	4.33	4.30		



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.27	2.49	2.48	2.66	2.70	3.28	3.11	2.76	2.65	
54 Egresos Generales / Ingresos de Operaciones (%)	46.46	46.62	47.90	46.93	44.68	44.20	45.72	43.83	45.82	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.77	1.19	0.67	0.45	0.49	0.61	0.63	0.59	0.53	
56 PRODUCTIVIDAD										
57 Número de Empleados	56.00	72.00	65.00	69.00	71.00	69.00	82.00	84.00	85.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	3,715.21	2,938.70	3,369.54	3,285.71	3,481.82	3,862.44	3,326.58	3,538.90	3,944.19	
60 Depósitos Totales / Empleados	5,223.60	4,420.51	4,972.80	5,022.39	4,973.54	5,402.20	4,608.13	4,582.12	4,546.89	
61 Utilidad Neta / Empleados	89.50	21.85	42.17	60.09	86.18	24.91	43.92	64.71	88.55	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-7.94	2.20	10.82	20.69	27.94	18.84	24.76	20.93	17.82	
64 Préstamos (%)	4.55	2.62	5.30	14.69	18.82	25.96	24.55	31.12	35.62	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	4.55	2.62	5.30	14.69	18.82	25.96	24.55	31.12	35.62	
67 Depósitos (%)	-15.09	1.87	4.11	22.23	20.72	17.12	16.90	11.07	9.45	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	-15.15	1.86	4.11	22.30	20.79	17.13	16.90	11.07	9.45	
70 Patrimonio (%)	59.24	2.96	1.73	0.83	2.92	3.97	7.35	13.71	20.73	
71 Utilidad Neta (%)	346.08	47.57	28.83	8.18	22.09	9.22	31.38	31.10	23.02	