



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

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	691,233.76	707,705.85	692,975.46	700,280.59	678,574.54	749,557.52	828,037.60	857,997.55	812,478.74	
Activos Líquidos	36,534.66	45,165.65	44,292.72	61,347.33	23,956.43	79,871.44	51,172.37	57,259.84	62,749.74	
Total de Préstamos	508,710.35	520,842.82	518,609.38	502,777.62	539,162.94	533,267.23	586,903.64	617,985.18	595,137.87	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	508,710.35	520,842.82	518,609.38	502,777.62	539,162.94	533,267.23	586,903.64	617,985.18	595,137.87	
Total de Inversiones	139,220.30	118,665.15	115,380.91	120,250.45	110,331.19	112,929.58	162,482.08	156,573.01	144,480.61	
Total de Depósitos	494,325.27	510,108.46	514,112.32	554,814.64	544,435.97	616,338.22	687,870.24	735,730.16	688,700.19	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	494,325.27	510,108.46	514,112.32	554,814.64	544,435.97	616,338.22	687,870.24	735,730.16	688,700.19	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	466,648.88	473,171.52	496,150.82	526,506.64	537,627.97	614,530.22	683,059.65	730,922.16	683,892.19	
Depósitos de Bancos	27,676.39	36,936.94	17,961.50	28,308.00	6,808.00	1,808.00	4,810.59	4,808.00	4,808.00	
Patrimonio Total	57,050.92	59,116.50	61,583.73	56,338.52	54,201.82	56,052.82	74,595.59	72,754.53	62,420.87	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	605,871.26	651,829.70	682,210.25	692,989.57	684,904.15	728,631.69	760,506.53	779,139.07	745,526.64	
Activos Generadores de Ingresos	562,367.91	580,576.14	622,750.09	626,521.13	648,712.39	642,852.39	691,688.00	698,793.13	694,556.31	
Total de Prestamos	422,844.80	445,703.35	488,693.21	494,128.06	523,936.65	527,055.02	552,756.51	560,381.40	567,150.41	
Total de Inversiones	139,523.11	134,872.79	134,056.87	132,393.07	124,775.75	115,797.37	138,931.49	138,411.73	127,405.90	
Patrimonio Total	52,644.07	54,348.46	57,752.51	56,275.85	55,626.37	57,584.66	68,089.66	64,546.52	58,311.34	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	42,169.69	11,852.43	23,683.82	35,888.41	48,460.59	12,118.04	24,915.83	39,898.39	56,243.29	
Egreso de Operaciones	29,470.14	8,613.03	16,861.09	25,357.11	33,715.79	8,612.68	17,866.66	28,097.02	38,633.59	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	12,699.55	3,239.40	6,822.73	10,531.30	14,744.80	3,505.36	7,049.16	11,801.37	17,609.70
Otros Ingresos	2,312.72	419.98	885.23	1,065.60	1,779.31	60.82	688.52	371.01	559.75
Ingreso de Operaciones	15,012.26	3,659.38	7,707.96	11,596.89	16,524.11	3,566.18	7,737.69	12,172.38	18,169.45
Egresos Generales	6,567.79	1,593.80	3,175.14	4,869.43	8,147.80	1,554.70	3,134.54	5,358.39	9,006.94
Utilidad Antes de Provisiones	8,444.48	2,065.58	4,532.82	6,727.47	8,376.31	2,011.47	4,603.15	6,813.99	9,162.51
Utilidad del Periodo	8,444.48	2,065.58	4,532.82	6,727.47	8,789.36	1,850.99	4,384.36	6,448.16	8,537.38
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1,627.10	5,182.54	7,099.45	6,188.57	6,354.76	6,393.73	10,353.84	9,090.63	6,615.52
Total Provisiones Para Préstamos	1,480.47	1,480.47	1,480.47	4,669.21	4,256.16	4,378.92	4,875.86	5,022.91	5,099.43
Préstamos Vencidos / Préstamos Totales (%)	0.32	1.00	1.37	1.23	1.18	1.20	1.76	1.47	1.11
Provisiones / Préstamos Vencidos (%)	90.99	28.57	20.85	75.45	66.98	68.49	47.09	55.25	77.08
Provisiones para Préstamos / Préstamos Totales (%)	0.29	0.28	0.29	0.93	0.79	0.82	0.83	0.81	0.86
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	8.25	8.35	8.89	8.05	7.99	7.48	9.01	8.48	7.68
Patrimonio / Activos Generadores de Ing. (%)	8.81	9.24	9.71	9.04	8.35	8.67	9.95	9.39	8.44
Patrimonio / Préstamos Totales (%)	11.21	11.35	11.87	11.21	10.05	10.51	12.71	11.77	10.49
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	7.39	8.85	8.62	11.06	4.40	12.96	7.44	7.78	9.11
Activos Líquidos / Activos Totales (%)	5.29	6.38	6.39	8.76	3.53	10.66	6.18	6.67	7.72
Activos Líquidos + Inversiones / Depósitos Totales (%)	35.55	32.12	31.06	32.73	24.67	31.28	31.06	29.06	30.09
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.50	1.42	1.46	1.43	1.35	1.15	1.27	1.23	1.23
Utilidad Neta / Total de Activos (Promedio) (%)	1.39	1.27	1.33	1.29	1.28	1.02	1.15	1.10	1.15
Utilidad Neta / Patrimonio Total (Promedio) (%)	16.04	15.20	15.70	15.94	15.80	12.86	12.88	13.32	14.64
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.50	8.17	7.61	7.64	7.47	7.54	7.20	7.61	8.10
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.24	5.93	5.42	5.40	5.20	5.36	5.17	5.36	5.56
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.26	2.23	2.19	2.24	2.27	2.18	2.04	2.25	2.54
Egresos Generales / Ingresos de Operaciones (%)	43.75	43.55	41.19	41.99	49.31	43.60	40.51	44.02	49.57



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.41	0.29	0.28	0.23	0.27	0.04	0.20	0.07	0.08
PRODUCTIVIDAD									
Número de Empleados	87.00	83.00	83.00	83.00	82.00	82.00	83.00	86.00	86.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	5,847.25	6,275.21	6,248.31	6,057.56	6,575.16	6,503.26	7,071.13	7,185.87	6,920.21
Depósitos Totales / Empleados	5,681.90	6,145.89	6,194.12	6,684.51	6,639.46	7,516.32	8,287.59	8,555.00	8,008.14
Utilidad Neta / Empleados	97.06	24.89	54.61	81.05	107.19	22.57	52.82	74.98	99.27
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	32.80	18.75	3.21	2.13	-1.83	5.91	19.49	22.52	19.73
Préstamos (%)	50.96	40.55	13.04	3.56	5.99	2.39	13.17	22.91	10.38
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	50.96	40.55	13.04	3.56	5.99	2.39	13.17	22.91	10.38
Depósitos (%)	27.90	21.05	0.03	6.72	10.14	20.82	33.80	32.61	26.50
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	27.90	21.05	0.03	6.72	10.14	20.82	33.80	32.61	26.50
Patrimonio (%)	18.27	19.23	14.21	0.22	-4.99	-5.18	21.13	29.14	15.16
Utilidad Neta (%)	33.24	6.45	10.13	4.99	4.08	-10.39	-3.28	-4.15	-2.87
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	503,122.89	502,442.05	502,627.05	496,910.53	530,618.42	514,927.67	572,245.48	608,145.20	585,733.59
Mención Especial	2,465.03	10,561.45	4,757.54	1,515.51	4,631.24	13,376.66	1,745.55	1,344.32	5,723.86
Subnormal	4,070.44	3,973.63	4,925.59	1,802.83	757.39	1,675.38	2,898.25	1,920.72	1,255.41
Dudoso	300.25	4,794.19	7,158.27	5,721.25	5,756.93	3,723.30	9,894.44	4,773.60	3,978.11
Irrecuperable	232.21	551.96	621.40	1,496.70	1,655.12	3,943.15	4,995.79	6,824.24	3,546.32