



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

(En Miles de Balboas)

Cuadro No. 19

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	678,574.54	749,557.52	828,037.60	857,997.55	812,478.74	823,515.48	775,803.28	769,763.20	784,100.98	
Activos Líquidos	23,956.43	79,871.44	51,172.37	57,259.84	62,749.74	68,819.48	91,822.40	56,298.39	73,268.25	
Total de Préstamos	539,162.94	533,267.23	586,903.64	617,949.24	595,137.87	599,055.88	550,456.85	548,922.65	547,869.19	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	539,162.94	533,267.23	586,903.64	617,949.24	595,137.87	599,055.88	550,456.85	548,922.65	547,869.19	
Total de Inversiones	110,331.19	112,929.58	162,482.08	156,573.01	144,480.61	136,739.81	117,584.63	143,550.85	154,265.33	
Total de Depósitos	544,435.97	616,338.22	687,870.24	735,730.16	688,700.19	695,043.77	683,273.63	669,876.98	692,257.51	
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	544,435.97	616,338.22	687,870.24	735,730.16	688,700.19	695,043.77	683,273.63	669,876.98	692,257.51	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	537,627.97	614,530.22	683,059.65	730,922.16	683,892.19	689,135.77	677,365.63	663,968.98	686,936.80	
Depósitos de Bancos	6,808.00	1,808.00	4,810.59	4,808.00	4,808.00	5,908.00	5,908.00	5,908.00	5,320.71	
Patrimonio Total	54,201.82	56,052.82	74,595.59	72,754.53	62,420.87	64,612.85	60,092.12	65,133.42	68,476.86	
PROMEDIO (12 MESES)										
Total de Activos	684,904.15	728,631.69	760,506.53	779,139.07	745,526.64	786,536.50	801,920.44	813,880.37	798,289.86	
Activos Generadores de Ingresos	648,712.39	642,852.39	691,688.00	698,775.16	694,556.31	690,996.25	708,713.60	733,497.88	720,876.50	
Total de Prestamos	523,936.65	527,055.02	552,756.51	560,363.43	567,150.41	566,161.55	568,680.24	583,435.95	571,503.53	
Total de Inversiones	124,775.75	115,797.37	138,931.49	138,411.73	127,405.90	124,834.70	140,033.36	150,061.93	149,372.97	
Patrimonio Total	55,626.37	57,584.66	68,089.66	64,546.52	58,311.34	60,332.84	67,343.85	68,943.97	65,448.86	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	48,460.59	12,118.04	24,915.83	39,934.33	56,279.23	14,992.20	29,741.92	43,905.86	58,262.18	
Egreso de Operaciones	33,715.79	8,612.68	17,866.66	28,097.02	38,633.59	10,286.22	20,870.56	30,975.65	41,626.35	



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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	14,744.80	3,505.36	7,049.16	11,837.31	17,645.64	4,705.98	8,871.36	12,930.21	16,635.83
Otros Ingresos	1,779.31	60.82	688.52	1,075.80	1,264.55	199.74	1,123.44	2,033.70	3,502.66
Ingreso de Operaciones	16,524.11	3,566.18	7,737.69	12,913.11	18,910.18	4,905.72	9,994.80	14,963.91	20,138.50
Egresos Generales	8,147.80	1,554.70	3,134.54	6,063.18	9,711.74	2,142.26	3,924.17	5,883.50	7,900.87
Utilidad Antes de Provisiones	8,376.31	2,011.47	4,603.15	6,849.92	9,198.44	2,763.46	6,070.63	9,080.41	12,237.63
Utilidad del Periodo	8,789.36	1,850.99	4,384.36	6,448.16	8,537.38	2,594.78	5,901.96	8,911.74	12,012.98
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	6,354.76	6,393.73	10,353.84	9,090.63	6,615.52	7,172.46	6,963.26	6,638.82	6,847.47
Total Provisiones Para Préstamos	4,256.16	4,378.92	4,875.86	5,058.84	5,099.43	5,156.10	4,931.45	4,882.87	4,938.85
Préstamos Vencidos / Préstamos Totales (%)	1.18	1.20	1.76	1.47	1.11	1.20	1.26	1.21	1.25
Provisiones / Préstamos Vencidos (%)	66.98	68.49	47.09	55.65	77.08	71.89	70.82	73.55	72.13
Provisiones Para Préstamos / Préstamos Totales (%)	0.79	0.82	0.83	0.82	0.86	0.86	0.90	0.89	0.90
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	7.99	7.48	9.01	8.48	7.68	7.85	7.75	8.46	8.73
Patrimonio / Activos Generadores de Ing. (%)	8.35	8.67	9.95	9.39	8.44	8.78	9.00	9.41	9.75
Patrimonio / Préstamos Totales (%)	10.05	10.51	12.71	11.77	10.49	10.79	10.92	11.87	12.50
Indice de Adecuacion de Capital	17.47	15.39	15.40	12.81	12.30	12.00	12.60	13.11	13.80
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	4.40	12.96	7.44	7.78	9.11	9.90	13.44	8.40	10.58
Activos Líquidos / Activos Totales (%)	3.53	10.66	6.18	6.67	7.72	8.36	11.84	7.31	9.34
Activos Líquidos + Inversiones / Depósitos Totales (%)	24.67	31.28	31.06	29.06	30.09	29.58	30.65	29.83	32.87
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.35	1.15	1.27	1.23	1.23	1.50	1.67	1.62	1.67
Utilidad Neta / Total de Activos (Promedio) (%)	1.28	1.02	1.15	1.10	1.15	1.32	1.47	1.46	1.50
Utilidad Neta / Patrimonio Total (Promedio) (%)	15.80	12.86	12.88	13.32	14.64	17.20	17.53	17.23	18.35
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.47	7.54	7.20	7.62	8.10	8.68	8.39	7.98	8.08
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.20	5.36	5.17	5.36	5.56	5.95	5.89	5.63	5.77



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.27	2.18	2.04	2.26	2.54	2.72	2.50	2.35	2.31
Egresos Generales / Ingresos de Operaciones (%)	49.31	43.60	40.51	46.95	51.36	43.67	39.26	39.32	39.23
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.27	0.04	0.20	0.21	0.18	0.12	0.32	0.37	0.49
<b>PRODUCTIVIDAD</b>									
Número de Empleados	82.00	82.00	83.00	86.00	86.00	86.00	86.00	86.00	87.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	6,575.16	6,503.26	7,071.13	7,185.46	6,920.21	6,965.77	6,400.66	6,382.82	6,297.35
Depósitos Totales / Empleados	6,639.46	7,516.32	8,287.59	8,555.00	8,008.14	8,081.90	7,945.04	7,789.27	7,956.98
Utilidad Neta / Empleados	107.19	22.57	52.82	74.98	99.27	30.17	68.63	103.62	138.08
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	-1.83	5.91	19.49	22.52	19.73	9.87	-6.31	-10.28	-3.49
Préstamos (%)	5.99	2.39	13.17	22.91	10.38	12.34	-6.21	-11.17	-7.94
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	5.99	2.39	13.17	22.91	10.38	12.34	-6.21	-11.17	-7.94
Depósitos (%)	10.14	20.82	33.80	32.61	26.50	12.77	-0.67	-8.95	0.52
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	10.14	20.82	33.80	32.61	26.50	12.77	-0.67	-8.95	0.52
Patrimonio (%)	-4.99	-5.18	21.13	29.14	15.16	15.27	-19.44	-10.48	9.70
Utilidad Neta (%)	4.08	-10.39	-3.28	-4.15	-2.87	40.18	34.61	38.21	40.71
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	530,618.42	514,927.67	572,245.48	608,145.20	585,733.59	575,466.58	540,963.57	538,352.39	538,472.01
Mencion Especial	4,631.24	13,376.66	1,745.55	1,344.32	5,723.86	20,901.42	5,213.91	7,213.71	5,469.86
Subnormal	757.39	1,675.38	2,898.25	1,920.72	1,255.41	101.63	1,266.92	99.30	100.78
Dudoso	5,756.93	3,723.30	9,894.44	4,773.60	3,978.11	2,395.19	2,280.59	2,429.96	3,413.98
Irrecuperable	1,655.12	3,943.15	4,995.79	6,824.24	3,546.32	5,347.16	5,663.31	5,710.17	5,351.40