

**GTC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	812,478.74	823,515.48	775,803.28	769,763.20	784,100.98	820,451.01	805,094.35	776,492.82	787,687.18
ACTIVOS LIQUIDOS	62,749.74	68,819.48	91,822.40	56,298.39	73,268.25	72,199.39	88,797.10	61,853.57	53,077.41
TOTAL DE PRESTAMOS	595,137.87	599,055.88	550,456.85	548,922.65	547,869.19	533,433.50	504,468.26	506,125.84	525,579.13
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	595,137.87	599,055.88	550,456.85	548,922.65	547,869.19	533,433.50	504,468.26	506,125.84	525,579.13
TOTAL DE INVERSIONES	144,480.61	136,739.81	117,584.63	143,550.85	154,265.33	204,668.05	200,478.94	194,170.49	196,366.45
TOTAL DE DEPOSITOS	688,700.19	695,043.77	683,273.63	669,876.98	692,257.51	727,895.41	715,750.84	681,800.28	672,431.44
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	688,700.19	695,043.77	683,273.63	669,876.98	692,257.51	727,895.41	715,750.84	681,800.28	672,431.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	683,892.19	689,135.77	677,365.63	663,968.98	686,936.80	723,574.70	703,050.84	669,100.28	659,731.44
DEPOSITOS DE BANCOS	4,808.00	5,908.00	5,908.00	5,908.00	5,320.71	4,320.71	12,700.00	12,700.00	12,700.00
PATRIMONIO TOTAL	62,420.87	64,612.85	60,092.12	65,133.42	68,476.86	60,733.85	62,463.90	68,421.80	68,914.40
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	745,526.64	786,536.50	801,920.44	813,880.37	798,289.86	821,983.24	790,448.81	773,128.01	785,894.08
ACTIVOS GENERADORES DE INGRESOS	694,556.31	690,996.25	708,713.60	733,497.88	720,876.50	736,948.62	686,494.34	696,384.92	712,040.05
TOTAL DE PRESTAMOS	567,150.41	566,161.55	568,680.24	583,435.95	571,503.53	566,244.69	527,462.55	527,524.25	536,724.16
TOTAL DE INVERSIONES	127,405.90	124,834.70	140,033.36	150,061.93	149,372.97	170,703.93	159,031.79	168,860.67	175,315.89
PATRIMONIO TOTAL	58,311.34	60,332.84	67,343.85	68,943.97	65,448.86	62,673.35	61,278.01	66,777.61	68,695.63
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	56,279.23	14,992.20	29,741.92	43,905.86	58,262.18	13,793.17	26,947.75	39,561.65	52,458.73
EGRESOS DE OPERACIONES	38,633.59	10,286.22	20,870.56	30,975.65	41,626.35	10,427.25	20,578.39	29,731.16	38,548.21
INGRESO NETO DE INTERESES	17,645.64	4,705.98	8,871.36	12,930.21	16,635.83	3,365.93	6,369.36	9,830.49	13,910.52

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OTROS INGRESOS	1,264.55	199.74	1,123.44	2,033.70	3,502.66	614.34	1,340.40	2,652.62	4,335.75
INGRESO DE OPERACIONES	18,910.18	4,905.72	9,994.80	14,963.91	20,138.50	3,980.27	7,709.76	12,483.11	18,246.27
EGRESOS GENERALES	9,711.74	2,142.26	3,924.17	5,883.50	7,900.87	1,714.75	3,897.20	6,195.32	8,979.97
UTILIDAD ANTES DE PROVISIONES	9,198.44	2,763.46	6,070.63	9,080.41	12,237.63	2,265.51	3,812.57	6,287.78	9,266.30
UTILIDAD DEL PERIODO	8,537.38	2,594.78	5,901.96	8,911.74	12,012.98	2,265.51	3,812.57	6,005.89	8,607.29
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,615.52	7,172.46	6,963.26	6,638.82	6,847.47	7,694.61	7,437.59	6,393.79	6,717.99
TOTAL PROVISIONES PARA PRESTAMOS	5,099.43	5,156.10	4,931.45	4,882.87	4,938.85	5,682.34	5,794.87	5,563.07	5,940.18
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.11	1.20	1.26	1.21	1.25	1.44	1.47	1.26	1.28
PROVISIONES / PRESTAMOS VENCIDOS (%)	77.08	71.89	70.82	73.55	72.13	73.85	77.91	87.01	88.42
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.86	0.86	0.90	0.89	0.90	1.07	1.15	1.10	1.13
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.68	7.85	7.75	8.46	8.73	7.40	7.76	8.81	8.75
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.44	8.78	9.00	9.41	9.75	8.23	8.86	9.77	9.55
PATRIMONIO / PRESTAMOS TOTALES (%)	10.49	10.79	10.92	11.87	12.50	11.39	12.38	13.52	13.11
INDICE DE ADECUACION DE CAPITAL	12.79	12.68	13.32	13.11	13.80	12.32	12.97	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	9.11	9.90	13.44	8.40	10.58	9.92	12.41	9.07	7.89
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.72	8.36	11.84	7.31	9.34	8.80	11.03	7.97	6.74
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.09	29.58	30.65	29.83	32.87	38.04	40.42	37.55	37.10
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.23	1.50	1.67	1.62	1.67	1.23	1.11	1.15	1.21
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.15	1.32	1.47	1.46	1.50	1.10	0.96	1.04	1.10
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.64	17.20	17.53	17.23	18.35	14.46	12.44	11.99	12.53
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.10	8.68	8.39	7.98	8.08	7.49	7.85	7.57	7.37
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.56	5.95	5.89	5.63	5.77	5.66	6.00	5.69	5.41
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.54	2.72	2.50	2.35	2.31	1.83	1.86	1.88	1.95

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	51.36	43.67	39.26	39.32	39.23	43.08	50.55	49.63	49.22
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.18	0.12	0.32	0.37	0.49	0.33	0.39	0.51	0.61
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	86.00	86.00	86.00	86.00	87.00	87.00	87.00	87.00	87.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	6,920.21	6,965.77	6,400.66	6,382.82	6,297.35	6,131.42	5,798.49	5,817.54	6,041.14
DEPOSITOS TOTALES / EMPLEADOS	8,008.14	8,081.90	7,945.04	7,789.27	7,956.98	8,366.61	8,227.02	7,836.78	7,729.10
UTILIDAD NETA / EMPLEADOS	99.27	30.17	68.63	103.62	138.08	26.04	43.82	69.03	98.93
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	19.73	9.87	(6.31)	(10.28)	(3.49)	(0.37)	3.78	0.87	0.46
PRESTAMOS (%)	10.38	12.34	(6.21)	(11.17)	(7.94)	(10.95)	(8.35)	(7.80)	(4.07)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	10.38	12.34	(6.21)	(11.17)	(7.94)	(10.95)	(8.35)	(7.80)	(4.07)
DEPOSITOS (%)	26.50	12.77	(0.67)	(8.95)	0.52	4.73	4.75	1.78	(2.86)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	26.50	12.77	(0.67)	(8.95)	0.52	4.73	4.75	1.78	(2.86)
PATRIMONIO (%)	15.16	15.27	(19.44)	(10.48)	9.70	(6.00)	3.95	5.05	0.64
UTILIDAD NETA (%)	(2.87)	40.18	34.61	38.21	40.71	(12.69)	(35.40)	(32.61)	(28.35)
CLASIFICACION PRESTAMOS									
NORMAL	585,733.59	575,466.58	540,963.57	538,352.39	538,472.01	525,832.60	491,886.80	493,701.55	511,230.59
MENCION ESPECIAL	5,723.86	20,901.42	5,213.91	7,213.71	5,469.86	4,449.67	10,028.01	10,866.30	13,050.01
SUBNORMAL	1,255.41	101.63	1,266.92	99.30	100.78	483.47	282.90	49.10	161.59
DUDOSO	3,978.11	2,395.19	2,280.59	2,429.96	3,413.98	2,407.72	1,342.70	869.82	816.52
IRRECUPERABLE	3,546.32	5,347.16	5,663.31	5,710.17	5,351.40	5,942.37	6,722.71	6,202.14	6,260.60