

**GTC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas )**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,109,501.42	1,072,759.67	1,059,775.25	1,094,518.21	1,076,914.21	1,038,530.86	894,773.95	886,731.13	0.00
ACTIVOS LIQUIDOS	49,554.65	27,423.43	38,605.13	55,470.59	196,958.70	252,335.34	92,465.62	118,786.55	0.00
TOTAL DE PRESTAMOS	799,672.05	786,682.12	756,172.46	769,398.46	621,721.61	472,454.98	438,566.96	408,969.59	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	799,672.05	786,682.12	756,172.46	769,398.46	621,721.61	472,454.98	438,566.96	408,969.59	0.00
TOTAL DE INVERSIONES	250,093.44	247,223.71	254,268.84	257,968.61	248,055.47	301,464.66	350,914.69	345,504.37	0.00
TOTAL DE DEPOSITOS	907,031.96	930,329.44	900,797.93	955,789.51	948,544.20	896,066.83	747,845.71	734,679.59	0.00
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	907,031.96	930,329.44	900,797.93	955,789.51	948,544.20	896,066.83	747,845.71	734,679.59	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	907,031.96	930,329.44	900,797.93	949,139.51	948,544.20	896,066.83	747,845.71	734,679.59	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	6,650.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	126,392.05	122,590.21	120,553.82	123,821.92	119,499.07	129,341.69	134,974.77	139,856.48	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,092,653.28	1,080,247.33	1,081,198.44	1,101,311.61	1,093,207.81	1,055,645.26	977,274.60	990,624.67	0.00
ACTIVOS GENERADORES DE INGRESOS	1,019,089.49	1,024,029.59	1,024,879.83	1,040,074.16	959,771.28	903,912.74	899,961.47	890,920.51	0.00
TOTAL DE PRESTAMOS	782,125.15	788,815.47	769,284.13	784,170.60	710,696.83	629,568.55	597,369.71	589,184.02	0.00
TOTAL DE INVERSIONES	236,964.35	235,214.13	255,595.70	255,903.56	249,074.45	274,344.19	302,591.76	301,736.49	0.00
PATRIMONIO TOTAL	125,624.88	125,583.86	124,549.65	127,948.74	122,945.56	125,965.95	127,764.29	131,839.20	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	64,889.61	15,802.76	31,875.18	48,113.46	63,923.53	13,537.75	25,649.01	37,376.91	0.00
EGRESOS DE OPERACIONES	35,367.58	8,719.25	17,347.71	26,105.07	34,624.73	8,022.70	15,140.76	21,960.64	0.00
INGRESO NETO DE INTERESES	29,522.03	7,083.51	14,527.47	22,008.38	29,298.79	5,515.05	10,508.26	15,416.28	0.00

OTROS INGRESOS	3,130.19	239.26	520.34	794.39	1,237.11	1,329.53	2,026.44	3,024.59	0.00
INGRESO DE OPERACIONES	32,652.22	7,322.77	15,047.82	22,802.77	30,535.90	6,844.58	12,534.69	18,440.87	0.00
EGRESOS GENERALES	12,250.78	2,991.87	6,152.50	9,293.82	13,808.35	2,916.93	5,482.92	7,999.40	0.00
UTILIDAD ANTES DE PROVISIONES	20,401.44	4,330.90	8,895.31	13,508.96	16,727.55	3,927.64	7,051.77	10,441.47	0.00
UTILIDAD DEL PERIODO	17,872.53	4,330.90	8,719.04	10,132.69	8,252.08	2,558.80	5,128.09	6,717.79	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	7,749.94	13,777.94	10,461.85	9,142.36	11,804.14	6,608.87	7,085.87	7,808.64	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,831.65	4,436.91	4,613.18	6,308.83	7,553.62	3,374.84	3,990.28	5,790.28	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.97	1.75	1.38	1.19	1.90	1.40	1.62	1.91	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	23.63	32.20	44.10	69.01	63.99	51.07	56.31	74.15	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.23	0.56	0.61	0.82	1.21	0.71	0.91	1.42	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.39	11.43	11.38	11.31	11.10	12.45	15.08	15.77	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.04	11.86	11.93	12.05	13.74	16.71	17.10	18.54	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.81	15.58	15.94	16.09	19.22	27.38	30.78	34.20	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	5.46	2.95	4.29	5.80	20.76	28.16	12.36	16.17	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.47	2.56	3.64	5.07	18.29	24.30	10.33	13.40	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	33.04	29.52	32.51	32.79	46.92	61.80	59.29	63.20	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.75	1.69	1.70	1.30	0.86	1.13	1.14	1.01	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.64	1.60	1.61	1.23	0.75	0.97	1.05	0.90	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.23	13.79	14.00	10.56	6.71	8.13	8.03	6.79	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.37	6.17	6.22	6.17	6.66	5.99	5.70	5.59	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.47	3.41	3.39	3.35	3.61	3.55	3.36	3.29	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.90	2.77	2.83	2.82	3.05	2.44	2.34	2.31	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	37.52	40.86	40.89	40.76	45.22	42.62	43.74	43.38	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.31	0.09	0.10	0.10	0.13	0.59	0.45	0.45	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	93.00	93.00	101.00	101.00	99.00	84.00	85.00	87.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	8,598.62	8,458.95	7,486.86	7,617.81	6,280.02	5,624.46	5,159.61	4,700.80	0.00
DEPOSITOS TOTALES / EMPLEADOS	9,753.03	10,003.54	8,918.79	9,463.26	9,581.25	10,667.46	8,798.18	8,444.59	0.00
UTILIDAD NETA / EMPLEADOS	192.18	46.57	86.33	100.32	83.35	30.46	60.33	77.22	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.13	(1.38)	(3.89)	(1.23)	(2.94)	(3.19)	(15.57)	(18.98)	0.00
PRESTAMOS (%)	4.59	(0.54)	(3.35)	(3.70)	(22.25)	(39.94)	(42.00)	(46.85)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	4.59	(0.54)	(3.35)	(3.70)	(22.25)	(39.94)	(42.00)	(46.85)	0.00
DEPOSITOS (%)	0.08	3.68	(0.01)	3.90	4.58	(3.68)	(16.98)	(23.13)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	0.08	3.68	(0.01)	3.90	4.58	(3.68)	(16.98)	(23.13)	0.00
PATRIMONIO (%)	1.23	(4.66)	(6.22)	(6.25)	(5.45)	5.51	11.96	12.95	0.00
UTILIDAD NETA (%)	11.71	(10.39)	(10.41)	(30.57)	(53.83)	(40.92)	(41.19)	(33.70)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	791,454.33	758,116.03	731,654.80	714,493.47	574,544.82	423,998.52	389,305.58	361,628.59	0.00
MENCION ESPECIAL	2,229.39	19,159.22	18,133.10	38,288.09	24,476.50	25,241.82	26,464.16	25,405.71	0.00
SUBNORMAL	0.00	3,650.99	867.20	13,522.43	20,989.87	19,359.43	20,766.02	19,042.03	0.00
DUDOSO	6,195.04	69.62	129.61	627.50	66.28	2,534.49	243.49	2,728.53	0.00
IRRECUPERABLE	1,624.94	10,123.17	10,000.91	8,775.80	9,197.76	4,695.55	5,777.99	5,954.99	0.00