



Fecha: 14 de Marzo de 2005

**GTC BANK, INC.**  
**ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS**  
**(En Balboas)**

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>INGRESO POR INTERESES</b>	23,349,279.00	5,472,403.00	11,202,008.00	17,402,243.00	24,192,479.00
Préstamos	16,163,595.00	3,833,704.00	7,874,764.00	12,046,525.00	16,472,401.00
Depósitos	364,676.00	226,950.00	484,051.00	850,070.00	1,086,852.00
Inversiones	6,821,008.00	1,411,749.00	2,843,193.00	4,505,648.00	6,633,226.00
Arrendamientos	0.00	0.00	0.00	0.00	0.00
Otros	0.00	0.00	0.00	0.00	0.00
<b>EGRESOS DE OPERACIONES</b>	16,221,460.00	3,580,598.00	6,860,161.00	10,466,815.00	15,205,767.00
Intereses Pagados	16,221,460.00	3,580,598.00	6,860,161.00	10,466,815.00	15,027,951.00
Comisiones	0.00	0.00	0.00	0.00	177,816.00
<b>INGRESO NETO DE INTERESES</b>	7,127,819.00	1,891,805.00	4,341,847.00	6,935,428.00	8,986,712.00
<b>OTROS INGRESOS</b>	1,487,542.00	693,019.00	637,860.00	511,782.00	1,109,942.00
Comisiones	-209,185.00	4,931.00	983.00	32,314.00	193,247.00
Oper. con Divisas	0.00	0.00	0.00	0.00	0.00
Dividendos	0.00	0.00	0.00	0.00	0.00
Otros Ingresos	1,696,727.00	688,088.00	636,877.00	479,468.00	916,695.00
<b>INGRESOS DE OPERACIONES</b>	8,615,361.00	2,584,824.00	4,979,707.00	7,447,210.00	10,096,654.00
<b>EGRESOS GENERALES</b>	3,449,044.00	1,011,440.00	1,864,676.00	2,737,879.00	3,789,853.00
Gastos Administrativos	2,109,689.00	556,173.00	1,055,532.00	1,577,970.00	2,165,565.00
Gastos Generales	287,511.00	75,349.00	160,211.00	233,352.00	441,236.00
G. de Depreciación	214,976.00	64,732.00	130,949.00	201,243.00	273,131.00
Otros Gastos	836,868.00	315,186.00	517,984.00	725,314.00	909,921.00
<b>UTILIDADES ANTES DE PROVISIONES</b>	5,166,317.00	1,573,384.00	3,115,031.00	4,709,331.00	6,306,801.00
<b>CUENTAS MALAS</b>	154,451.00	0.00	0.00	0.00	54,288.00



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Descripcion	2003		2004		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	5,011,866.00	1,573,384.00	3,115,031.00	4,709,331.00	6,252,513.00