



**GTC Bank, Inc.**  
**BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003**  
 (En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-10,935,166.89	-24.96	43,815,955.00	17,683,860.20	40,876,596.26	35,825,293.27	33,601,305.96	32,852,086.50	23,793,224.49	44,577,280.86	21,515,688.60	30,657,343.64	28,296,874.91	31,454,699.49	32,880,788.11
Depositos Locales en Bancos	3,795.90	47.36	8,015.70	5,253.80	20,452.67	20,578.54	7,662.93	15,589.95	11,584.35	12,709.48	12,352.88	5,401.40	7,781.44	12,970.30	11,811.60
A la Vista	3,795.90	47.36	8,015.70	5,253.80	20,452.67	20,578.54	7,662.93	15,589.95	11,584.35	12,709.48	12,352.88	5,401.40	7,781.44	12,970.30	11,811.60
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	-10,938,982.79	-24.97	43,807,739.30	17,677,906.40	40,856,043.59	35,804,614.73	33,593,543.03	32,835,591.55	23,781,540.14	44,564,471.38	21,503,135.72	30,651,842.24	28,288,593.47	31,441,629.19	32,868,756.51
A la Vista	-28,441,475.79	-64.92	43,807,739.30	17,677,906.40	40,856,043.59	35,804,614.73	33,593,543.03	32,835,591.55	23,781,540.14	44,564,471.38	21,503,135.72	30,651,842.24	28,288,593.47	31,441,629.19	32,868,756.51
A Plazo	17,502,493.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,480,000.00	8,482,493.00	7,002,493.00	9,002,493.00	9,002,493.00	17,502,493.00
Otros	20.00	10.00	200.00	700.00	100.00	100.00	100.00	905.00	100.00	100.00	200.00	100.00	500.00	100.00	220.00
<b>CARTERA CREDITICIA</b>	9,053,679.26	4.55	198,997,840.56	195,084,750.41	197,655,350.37	206,186,886.52	206,329,159.87	209,880,684.13	207,987,476.87	213,055,413.74	218,709,993.75	197,680,410.59	197,478,160.95	204,671,414.08	208,051,519.82
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	9,053,679.26	4.55	198,997,840.56	195,084,750.41	197,655,350.37	206,186,886.52	206,329,159.87	209,880,684.13	207,987,476.87	213,055,413.74	218,709,993.75	197,680,410.59	197,478,160.95	204,671,414.08	208,051,519.82
<b>INVERSIONES EN VALORES</b>	-18,493,716.95	-15.04	122,951,106.11	130,881,700.04	110,872,486.89	108,580,584.08	114,583,351.43	100,017,401.53	113,234,582.17	114,306,023.21	120,593,153.81	109,377,679.99	112,760,216.62	110,583,701.27	104,457,389.16
Locales	790,221.87	14.11	5,600,000.00	9,600,000.00	11,658,000.00	11,658,000.00	11,716,000.00	11,232,250.00	10,633,500.00	12,723,500.00	12,713,500.00	13,271,500.00	15,527,012.50	11,397,495.00	6,390,221.87
Extranjero	-19,283,938.82	-16.43	117,351,106.11	121,281,700.04	99,272,486.89	96,922,584.08	102,867,351.43	88,785,151.53	102,601,082.17	101,582,523.21	107,879,653.81	96,106,179.99	97,233,204.12	99,186,206.27	98,067,167.29
<b>OTROS ACTIVOS</b>	-8,206,387.97	-65.95	12,443,468.32	11,470,648.68	10,598,576.80	13,536,220.43	12,941,961.43	11,541,833.98	7,855,774.70	4,267,646.02	4,624,989.66	7,366,166.57	5,920,663.25	8,987,288.00	4,237,080.35
Locales	-9,517.27	-3.42	278,253.38	277,332.05	276,410.72	274,711.86	314,823.23	273,536.37	273,631.26	272,686.15	272,460.82	271,617.04	270,671.93	269,704.02	268,736.11
Extranjero	-8,196,870.70	-67.38	12,165,214.94	11,193,316.63	10,322,166.08	13,261,508.57	12,627,138.20	11,268,297.61	7,582,143.44	3,994,959.87	4,352,528.84	7,094,549.53	5,649,991.32	8,717,583.98	3,968,344.24
<b>TOTAL DE ACTIVOS</b>	-28,581,592.55	-7.56	378,208,369.99	355,120,959.33	360,003,010.32	364,128,984.30	367,455,778.69	354,292,006.14	352,871,058.23	376,206,363.83	365,443,825.82	345,081,600.79	344,455,915.73	355,697,102.84	349,626,777.44
<b>DEPOSITOS</b>	-51,994,944.21	-15.09	344,516,268.46	318,847,402.25	314,414,148.82	312,430,528.94	324,568,116.54	312,704,135.22	310,468,302.97	320,137,563.47	307,037,992.41	283,530,082.16	289,709,185.17	298,725,995.82	292,521,324.25
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-51,994,944.21	-15.09	344,516,268.46	318,847,402.25	314,414,148.82	312,430,528.94	324,568,116.54	312,704,135.22	310,468,302.97	320,137,563.47	307,037,992.41	283,530,082.16	289,709,185.17	298,725,995.82	292,521,324.25
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	-51,994,944.21	-15.09	344,516,268.46	318,847,402.25	314,414,148.82	312,430,528.94	324,568,116.54	312,704,135.22	310,468,302.97	320,137,563.47	307,037,992.41	283,530,082.16	289,709,185.17	298,725,995.82	292,521,324.25
A la Vista	2,257,858.10	5.36	42,123,842.37	42,119,199.80	43,149,586.99	51,187,206.39	45,029,808.97	44,960,852.61	45,450,295.77	47,222,732.74	33,497,321.03	36,410,993.48	43,149,023.28	44,432,982.66	44,381,700.47
A Plazo	-53,026,500.59	-19.97	265,516,038.51	240,381,986.85	236,446,531.78	230,482,165.72	229,558,641.67	227,105,472.04	224,202,178.00	229,081,513.19	233,195,131.63	208,147,105.60	211,388,087.19	214,072,778.59	212,489,537.92
De Ahorro	-1,226,301.72	-3.33	36,876,387.58	36,346,215.60	34,818,030.05	30,761,156.83	49,979,665.90	40,637,810.57	40,815,829.20	43,833,317.54	40,345,539.75	38,971,983.08	35,172,074.70	40,220,234.57	35,650,085.86
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	7,991,284.58	91.691.33	8,715.42	0.03	0.00	0.00	0.00	0.00	0.00	7,610,383.13	6,367,207.76	7,500,000.00	0.00	2,000,000.00	8,000,000.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	7,991,284.58	91.691.33	8,715.42	0.03	0.00	0.00	0.00	0.00	0.00	7,610,383.13	6,367,207.76	7,500,000.00	0.00	2,000,000.00	8,000,000.00



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<b>OTROS PASIVOS</b>	<b>1,483,658.48</b>	<b>14.61</b>	<b>10,152,947.05</b>	<b>13,258,868.72</b>	<b>12,468,149.23</b>	<b>18,175,286.26</b>	<b>9,012,945.13</b>	<b>7,363,091.19</b>	<b>7,818,190.57</b>	<b>13,629,686.68</b>	<b>16,768,993.93</b>	<b>17,761,888.00</b>	<b>18,026,469.13</b>	<b>17,790,213.35</b>	<b>11,636,605.53</b>
Locales	12,172.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,787.23	1,327.38	5,737.01	8,738.65	8,720.64	12,172.26
Extranjero	1,471,486.22	14.49	10,152,947.05	13,258,868.72	12,468,149.23	18,175,286.26	9,012,945.13	7,363,091.19	7,816,403.34	13,628,359.30	16,763,256.92	17,753,149.35	18,017,748.49	17,781,558.62	11,624,433.27
<b>PATRIMONIO</b>	<b>13,938,408.60</b>	<b>59.24</b>	<b>23,530,439.06</b>	<b>23,014,688.33</b>	<b>33,120,712.27</b>	<b>33,523,169.10</b>	<b>33,874,717.02</b>	<b>34,224,779.73</b>	<b>34,584,564.69</b>	<b>34,828,730.55</b>	<b>35,269,631.72</b>	<b>36,289,630.63</b>	<b>36,720,261.43</b>	<b>37,180,893.67</b>	<b>37,468,847.66</b>
Capital	10,000,000.00	44.73	22,356,000.00	22,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00	32,356,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	50,079.39	98.38	50,905.25	239,101.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64	100,984.64
Utilidad de Periodo	3,888,329.21	346.08	1,123,533.81	419,586.69	663,727.63	1,066,184.46	1,417,732.38	1,767,795.09	2,127,580.05	2,371,745.91	2,812,647.08	3,832,645.99	4,263,276.79	4,723,909.03	5,011,863.02
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>-28,581,592.55</b>	<b>-7.56</b>	<b>378,208,369.99</b>	<b>355,120,959.33</b>	<b>360,003,010.32</b>	<b>364,128,984.30</b>	<b>367,455,778.69</b>	<b>354,292,006.14</b>	<b>352,871,058.23</b>	<b>376,206,363.83</b>	<b>365,443,825.82</b>	<b>345,081,600.79</b>	<b>344,455,915.73</b>	<b>355,697,102.84</b>	<b>349,626,777.44</b>