



ESTADO DE RESULTADO
GTC Bank, Inc.
ENERO - DICIEMBRE 2003
(En Balboas)

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	2,123,990.75	1,927,110.62	2,052,123.38	6,103,224.75	1,963,710.29	2,035,606.40	1,883,663.41	5,882,980.10	1,963,952.81	1,975,225.93	1,936,625.51	5,875,804.25	1,812,435.69	1,798,488.79	1,876,344.87	5,487,269.35	23,349,278.45
Préstamos	1,370,505.90	1,243,462.69	1,409,424.75	4,023,393.34	1,378,561.85	1,416,034.33	1,358,593.73	4,153,189.91	1,383,328.75	1,392,230.44	1,360,321.28	4,135,880.47	1,290,663.52	1,246,008.80	1,314,459.11	3,851,131.43	16,163,595.15
Depósitos	14,882.47	18,637.47	12,356.61	45,876.55	21,151.16	66,857.37	15,150.65	103,159.18	17,100.64	49,585.74	35,913.92	102,600.30	35,748.40	36,688.76	40,602.57	113,039.73	364,675.76
Inversiones	738,602.38	665,010.46	630,342.02	2,033,954.86	563,997.28	552,714.70	509,919.03	1,626,631.01	563,523.42	533,409.75	540,390.31	1,637,323.48	486,023.77	515,791.23	521,283.19	1,523,098.19	6,821,007.54
Arrendamiento Financiero	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	0.00	0.00
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	1,658,753.54	1,344,101.44	1,449,647.21	4,452,502.19	1,445,573.02	1,473,075.61	1,335,234.00	4,253,882.63	1,318,777.51	1,292,291.77	1,284,794.06	3,895,863.34	1,200,235.20	1,126,385.77	1,228,146.32	3,554,767.29	16,157,015.45
Intereses Pagados	1,601,083.77	1,284,966.69	1,402,135.64	4,288,186.10	1,394,320.58	1,386,766.63	1,304,700.97	4,085,788.18	1,295,258.66	1,265,057.21	1,247,297.78	3,807,613.65	1,177,576.85	1,089,396.17	1,189,535.92	3,456,508.94	15,638,096.87
Comisiones	57,669.77	59,134.75	47,511.57	164,316.09	51,252.44	86,308.98	30,533.03	168,094.45	23,518.85	27,234.56	37,496.28	88,249.69	22,658.35	36,989.60	38,610.40	98,258.35	518,918.58
Ingreso Neto de Intereses	465,237.21	583,009.18	602,476.17	1,650,722.56	518,137.27	562,530.79	548,429.41	1,629,097.47	645,175.30	682,934.16	651,831.45	1,979,940.91	612,200.49	672,103.02	648,198.55	1,932,502.06	7,192,263.00
Otros Ingresos	203,501.58	120,918.09	184,286.50	508,706.17	130,631.34	226,223.06	158,627.39	515,481.79	6,839.34	112,753.10	765,362.27	884,954.71	188,613.69	222,294.18	136,634.01	547,541.88	2,456,684.55
Comisiones	33,336.04	16,708.69	28,083.06	78,127.79	23,514.69	26,167.78	28,024.86	77,707.33	34,969.22	26,090.58	23,186.62	84,246.42	17,516.25	37,932.98	35,912.66	91,361.89	331,443.43
Operaciones con Divisas	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	0.00	0.00
Dividendos	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	0.00	0.00
Otros Ingresos	170,165.54	104,209.40	156,203.44	430,578.38	107,116.65	200,055.28	130,602.53	437,774.46	-28,129.88	86,662.52	742,175.65	800,708.29	171,097.44	184,361.20	100,721.35	456,179.99	2,125,241.12
Ingresos de Operaciones	668,738.79	703,927.27	786,762.67	2,159,428.73	648,768.61	788,753.85	707,056.80	2,144,579.26	652,014.64	795,687.26	1,417,193.72	2,864,895.62	800,814.18	894,397.20	784,832.56	2,480,043.94	9,648,947.55
Egresos Generales	249,152.10	459,786.33	311,597.16	1,020,535.59	295,875.64	407,092.98	335,165.55	1,038,134.17	371,155.52	354,786.08	397,194.81	1,123,136.41	370,183.38	433,764.96	496,878.57	1,300,826.91	4,482,633.08
Gastos Administrativos	174,842.52	162,345.14	160,999.62	498,187.28	234,734.96	166,623.65	193,316.81	594,675.42	191,606.19	195,500.73	188,189.85	575,296.77	198,077.58	197,080.68	224,235.71	619,393.97	2,287,553.44
Gastos Generales	49,135.25	48,644.52	50,201.54	147,981.31	28,138.07	40,777.80	56,393.23	125,309.10	81,097.13	69,956.58	58,361.94	209,415.65	55,804.52	55,308.28	46,846.66	157,959.46	640,665.52
Gastos de Depreciación	7,535.16	10,241.67	17,558.20	35,335.03	18,206.47	18,225.67	18,378.49	54,810.63	20,284.18	20,284.18	20,682.83	61,251.19	20,950.91	20,973.71	21,654.11	63,578.73	214,975.58
Otros Gastos	17,639.17	238,555.00	82,837.80	339,031.97	14,796.14	181,465.86	67,077.02	263,339.02	78,168.02	69,044.59	129,960.19	277,172.80	95,350.37	160,402.29	204,142.09	459,894.75	1,339,438.54
Utilidad antes de Provisiones	419,586.69	244,140.94	475,165.51	1,138,893.14	352,892.97	381,660.87	371,891.25	1,106,445.09	280,859.12	440,901.18	1,019,998.91	1,741,759.21	430,630.80	460,632.24	287,953.99	1,179,217.03	5,166,314.47
Provisiones por Cuentas Malas	0.00	0.00	72,708.68	72,708.68	1,345.05	31,598.16	12,106.29	45,049.50	36,693.26	0.00	0.00	36,693.26	0.00	0.00	0.00	0.00	154,451.44
Utilidad del Periodo	419,586.69	244,140.94	402,456.83	1,066,184.46	351,547.92	350,062.71	359,784.96	1,061,395.59	244,165.86	440,901.18	1,019,998.91	1,705,065.95	430,630.80	460,632.24	287,953.99	1,179,217.03	5,011,863.03