

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

|                                 | 2009         | 2010        |              |               |              | 2011        |              |               |              |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 784,100.98   | 820,451.01  | 805,094.35   | 776,492.82    | 787,687.18   | 846,304.84  | 833,318.65   | 837,220.19    | 0.00         |
| ACTIVOS LIQUIDOS                | 73,268.25    | 72,199.39   | 88,797.10    | 61,853.57     | 53,077.41    | 71,391.96   | 42,811.52    | 39,621.77     | 0.00         |
| TOTAL DE PRESTAMOS              | 547,869.19   | 533,433.50  | 504,468.26   | 506,125.84    | 525,579.13   | 559,466.55  | 563,981.74   | 570,367.80    | 0.00         |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 547,869.19   | 533,433.50  | 504,468.26   | 506,125.84    | 525,579.13   | 559,466.55  | 563,981.74   | 570,367.80    | 0.00         |
| TOTAL DE INVERSIONES            | 154,265.33   | 204,668.05  | 200,478.94   | 194,170.49    | 196,366.45   | 203,300.55  | 212,884.13   | 206,913.37    | 0.00         |
| TOTAL DE DEPOSITOS              | 692,257.51   | 727,895.41  | 715,750.84   | 681,800.28    | 672,431.44   | 683,911.35  | 691,656.99   | 693,061.94    | 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                     | 692,257.51   | 727,895.41  | 715,750.84   | 681,800.28    | 672,431.44   | 683,911.35  | 691,656.99   | 693,061.94    | 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       | 686,936.80   | 723,574.70  | 703,050.84   | 669,100.28    | 659,731.44   | 671,211.35  | 690,556.99   | 691,961.94    | 0.00         |
| DEPOSITOS DE BANCOS             | 5,320.71     | 4,320.71    | 12,700.00    | 12,700.00     | 12,700.00    | 12,700.00   | 1,100.00     | 1,100.00      | 0.00         |
| PATRIMONIO TOTAL                | 68,476.86    | 60,733.85   | 62,463.90    | 68,421.80     | 68,914.40    | 72,218.54   | 73,432.56    | 73,397.88     | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 798,289.86   | 821,983.24  | 790,448.81   | 773,128.01    | 785,894.08   | 833,377.93  | 819,206.50   | 806,856.51    | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 720,876.50   | 736,948.62  | 686,494.34   | 696,384.92    | 712,040.05   | 750,434.32  | 740,906.54   | 738,788.75    | 0.00         |
| TOTAL DE PRESTAMOS              | 571,503.53   | 566,244.69  | 527,462.55   | 527,524.25    | 536,724.16   | 546,450.02  | 534,225.00   | 538,246.82    | 0.00         |
| TOTAL DE INVERSIONES            | 149,372.97   | 170,703.93  | 159,031.79   | 168,860.67    | 175,315.89   | 203,984.30  | 206,681.54   | 200,541.93    | 0.00         |
| PATRIMONIO TOTAL                | 65,448.86    | 62,673.35   | 61,278.01    | 66,777.61     | 68,695.63    | 66,476.19   | 67,948.23    | 70,909.84     | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 58,262.18    | 13,793.17   | 26,947.75    | 39,561.65     | 52,458.73    | 13,050.89   | 25,873.65    | 38,648.02     | 0.00         |
| EGRESOS DE OPERACIONES          | 41,626.35    | 10,427.25   | 20,578.39    | 29,731.16     | 38,548.21    | 7,911.66    | 15,432.07    | 22,808.54     | 0.00         |
| INGRESO NETO DE INTERESES       | 16,635.83    | 3,365.93    | 6,369.36     | 9,830.49      | 13,910.52    | 5,139.24    | 10,441.58    | 15,839.48     | 0.00         |

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|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS  | 3,502.66     | 614.34      | 1,340.40     | 2,652.62      | 4,335.75     | 736.01      | 1,527.83     | 2,634.75      | 0.00         |
| INGRESO DE OPERACIONES  | 20,138.50    | 3,980.27    | 7,709.76     | 12,483.11     | 18,246.27    | 5,875.25    | 11,969.41    | 18,474.22     | 0.00         |
| EGRESOS GENERALES   | 7,900.87     | 1,714.75    | 3,897.20     | 6,195.32      | 8,979.97     | 2,204.18    | 4,657.52     | 7,009.50      | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 12,237.63    | 2,265.51    | 3,812.57     | 6,287.78      | 9,266.30     | 3,671.06    | 7,311.89     | 11,464.72     | 0.00         |
| UTILIDAD DEL PERIODO  | 12,012.98    | 2,265.51    | 3,812.57     | 6,005.89      | 8,607.29     | 2,866.77    | 6,068.49     | 10,014.27     | 0.00         |
| CALIDAD DE ACTIVOS  |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 6,847.47     | 7,694.61    | 7,437.59     | 6,393.79      | 6,717.99     | 6,752.75    | 6,806.71     | 6,698.04      | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 4,938.85     | 5,682.34    | 5,794.87     | 5,563.07      | 5,940.18     | 6,735.39    | 6,192.29     | 6,399.35      | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 1.25         | 1.44        | 1.47         | 1.26          | 1.28         | 1.21        | 1.21         | 1.17          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 72.13        | 73.85       | 77.91        | 87.01         | 88.42        | 99.74       | 90.97        | 95.54         | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.90         | 1.07        | 1.15         | 1.10          | 1.13         | 1.20        | 1.10         | 1.12          | 0.00         |
| RAZONES DE CAPITAL  |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 8.73         | 7.40        | 7.76         | 8.81          | 8.75         | 8.53        | 8.81         | 8.77          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 9.75         | 8.23        | 8.86         | 9.77          | 9.55         | 9.47        | 9.45         | 9.44          | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 12.50        | 11.39       | 12.38        | 13.52         | 13.11        | 12.91       | 13.02        | 12.87         | 0.00         |
| INDICE DE ADECUACION DE CAPITAL   | 13.80        | 12.32       | 12.97        | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| LIQUIDEZ  |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 10.58        | 9.92        | 12.41        | 9.07          | 7.89         | 10.44       | 6.19         | 5.72          | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 9.34         | 8.80        | 11.03        | 7.97          | 6.74         | 8.44        | 5.14         | 4.73          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 32.87        | 38.04       | 40.42        | 37.55         | 37.10        | 40.16       | 36.97        | 35.57         | 0.00         |
| RENTABILIDAD  |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 1.67         | 1.23        | 1.11         | 1.15          | 1.21         | 1.53        | 1.64         | 1.81          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 1.50         | 1.10        | 0.96         | 1.04          | 1.10         | 1.38        | 1.48         | 1.65          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 18.35        | 14.46       | 12.44        | 11.99         | 12.53        | 17.25       | 17.86        | 18.83         | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.08         | 7.49        | 7.85         | 7.57          | 7.37         | 6.96        | 6.98         | 6.98          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 5.77         | 5.66        | 6.00         | 5.69          | 5.41         | 4.22        | 4.17         | 4.12          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 2.31         | 1.83        | 1.86         | 1.88          | 1.95         | 2.74        | 2.82         | 2.86          | 0.00         |

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| (PROMEDIO) (%)  |              |             |              |               |              |             |              |               |              |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                 | 39.23        | 43.08       | 50.55        | 49.63         | 49.22        | 37.52       | 38.91        | 37.94         | 0.00         |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.49         | 0.33        | 0.39         | 0.51          | 0.61         | 0.39        | 0.41         | 0.48          | 0.00         |
| PRODUCTIVIDAD   |              |             |              |               |              |             |              |               |              |
| NUMERO DE EMPLEADOS   | 87.00        | 87.00       | 87.00        | 87.00         | 87.00        | 87.00       | 87.00        | 85.00         | 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   | 6,297.35     | 6,131.42    | 5,798.49     | 5,817.54      | 6,041.14     | 6,430.65    | 6,482.55     | 6,710.21      | 0.00         |
| DEPOSITOS TOTALES / EMPLEADOS                                   | 7,956.98     | 8,366.61    | 8,227.02     | 7,836.78      | 7,729.10     | 7,861.05    | 7,950.08     | 8,153.67      | 0.00         |
| UTILIDAD NETA / EMPLEADOS                                       | 138.08       | 26.04       | 43.82        | 69.03         | 98.93        | 32.95       | 69.75        | 117.81        | 0.00         |
| TASA DE CRECIMIENTO (12 MESES)                                  |              |             |              |               |              |             |              |               |              |
| ACTIVOS (%)   | (3.49)       | (0.37)      | 3.78         | 0.87          | 0.46         | 3.15        | 3.51         | 7.82          | 0.00         |
| PRESTAMOS (%)   | (7.94)       | (10.95)     | (8.35)       | (7.80)        | (4.07)       | 4.88        | 11.80        | 12.69         | 0.00         |
| LOCALES (%)   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS (%)   | (7.94)       | (10.95)     | (8.35)       | (7.80)        | (4.07)       | 4.88        | 11.80        | 12.69         | 0.00         |
| DEPOSITOS (%)   | 0.52         | 4.73        | 4.75         | 1.78          | (2.86)       | (6.04)      | (3.37)       | 1.65          | 0.00         |
| LOCALES (%)   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS (%)   | 0.52         | 4.73        | 4.75         | 1.78          | (2.86)       | (6.04)      | (3.37)       | 1.65          | 0.00         |
| PATRIMONIO (%)  | 9.70         | (6.00)      | 3.95         | 5.05          | 0.64         | 18.91       | 17.56        | 7.27          | 0.00         |
| UTILIDAD NETA (%)   | 40.71        | (12.69)     | (35.40)      | (32.61)       | (28.35)      | 26.54       | 59.17        | 66.74         | 0.00         |
| CLASIFICACION PRESTAMOS   |              |             |              |               |              |             |              |               |              |
| NORMAL  | 538,472.01   | 525,832.60  | 491,886.80   | 493,701.55    | 511,230.59   | 550,191.05  | 555,546.82   | 558,814.14    | 0.00         |
| MENCION ESPECIAL  | 5,469.86     | 4,449.67    | 10,028.01    | 10,866.30     | 13,050.01    | 8,224.55    | 7,575.82     | 10,878.36     | 0.00         |
| SUBNORMAL   | 100.78       | 483.47      | 282.90       | 49.10         | 161.59       | 1,151.95    | 0.00         | 240.42        | 0.00         |
| DUDOSO  | 3,413.98     | 2,407.72    | 1,342.70     | 869.82        | 816.52       | 1,018.62    | 1,144.29     | 1,130.07      | 0.00         |
| IRRECUPERABLE   | 5,351.40     | 5,942.37    | 6,722.71     | 6,202.14      | 6,260.60     | 5,615.77    | 5,907.10     | 5,704.15      | 0.00         |