

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	862,215.16
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	46,334.48
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	591,963.45
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	591,963.45
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	210,966.61
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	685,067.52
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	685,067.52
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	683,967.52
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	1,100.00
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	78,826.23
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	824,951.17
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	762,437.82
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	558,771.29
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	203,666.53
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	73,870.31
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	51,730.79
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	30,010.54
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	21,720.24

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OTROS INGRESOS	3,502.66	614.34	1,340.40	2,652.62	4,335.75	736.01	1,527.83	2,634.75	3,144.23
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	24,864.48
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	10,271.21
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	14,593.26
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	13,075.58
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	5,817.71
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	6,579.37
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.25	1.44	1.47	1.26	1.28	1.21	1.21	1.17	0.98
PROVISIONES / PRESTAMOS VENCIDOS (%)	72.13	73.85	77.91	87.01	88.42	99.74	90.97	95.54	113.09
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.90	1.07	1.15	1.10	1.13	1.20	1.10	1.12	1.11
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.73	7.40	7.76	8.81	8.75	8.53	8.81	8.77	9.14
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.75	8.23	8.86	9.77	9.55	9.47	9.45	9.44	9.82
PATRIMONIO / PRESTAMOS TOTALES (%)	12.50	11.39	12.38	13.52	13.11	12.91	13.02	12.87	13.32
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	6.76
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.34	8.80	11.03	7.97	6.74	8.44	5.14	4.73	5.37
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	32.87	38.04	40.42	37.55	37.10	40.16	36.97	35.57	37.56
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.67	1.23	1.11	1.15	1.21	1.53	1.64	1.81	1.71
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.50	1.10	0.96	1.04	1.10	1.38	1.48	1.65	1.59
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.35	14.46	12.44	11.99	12.53	17.25	17.86	18.83	17.70
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.08	7.49	7.85	7.57	7.37	6.96	6.98	6.98	6.78
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.77	5.66	6.00	5.69	5.41	4.22	4.17	4.12	3.94
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.31	1.83	1.86	1.88	1.95	2.74	2.82	2.86	2.85

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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	41.31
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	0.33	0.39	0.51	0.61	0.39	0.41	0.48	0.41
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	87.00	87.00	87.00	87.00	87.00	87.00	87.00	85.00	88.00
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	6,726.86
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	7,784.86
UTILIDAD NETA / EMPLEADOS	138.08	26.04	43.82	69.03	98.93	32.95	69.75	117.81	148.59
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(3.49)	(0.37)	3.78	0.87	0.46	3.15	3.51	7.82	9.46
PRESTAMOS (%)	(7.94)	(10.95)	(8.35)	(7.80)	(4.07)	4.88	11.80	12.69	12.63
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	12.63
DEPOSITOS (%)	0.52	4.73	4.75	1.78	(2.86)	(6.04)	(3.37)	1.65	1.88
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	1.88
PATRIMONIO (%)	9.70	(6.00)	3.95	5.05	0.64	18.91	17.56	7.27	14.38
UTILIDAD NETA (%)	40.71	(12.69)	(35.40)	(32.61)	(28.35)	26.54	59.17	66.74	51.91
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	585,982.09
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	6,130.09
SUBNORMAL	100.78	483.47	282.90	49.10	161.59	1,151.95	0.00	240.42	541.92
DUDOSO	3,413.98	2,407.72	1,342.70	869.82	816.52	1,018.62	1,144.29	1,130.07	1,357.78
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	4,530.93