

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	787,687.18	846,304.84	833,318.65	837,220.19	862,215.16	916,146.87	918,413.39	914,493.96	935,711.95
ACTIVOS LIQUIDOS	53,077.41	71,391.96	42,811.52	39,621.77	46,334.48	62,646.52	58,381.41	52,823.32	56,432.54
TOTAL DE PRESTAMOS	525,579.13	559,466.55	563,981.74	570,367.80	591,963.45	620,891.17	607,310.47	598,669.97	624,913.65
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	525,579.13	559,466.55	563,981.74	570,367.80	591,963.45	620,891.17	607,310.47	598,669.97	624,913.65
TOTAL DE INVERSIONES	196,366.45	203,300.55	212,884.13	206,913.37	210,966.61	213,001.22	237,194.17	245,566.80	244,431.89
TOTAL DE DEPOSITOS	672,431.44	683,911.35	691,656.99	693,061.94	685,067.52	731,319.27	725,760.17	750,859.95	746,370.18
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	672,431.44	683,911.35	691,656.99	693,061.94	685,067.52	731,319.27	725,760.17	750,859.95	746,370.18
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	659,731.44	671,211.35	690,556.99	691,961.94	683,967.52	731,319.27	725,760.17	750,859.95	744,370.18
DEPOSITOS DE BANCOS	12,700.00	12,700.00	1,100.00	1,100.00	1,100.00	0.00	0.00	0.00	2,000.00
PATRIMONIO TOTAL	68,914.40	72,218.54	73,432.56	73,397.88	78,826.23	85,260.12	87,510.73	95,374.92	99,704.56
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	785,894.08	833,377.93	819,206.50	806,856.51	824,951.17	881,225.85	875,866.02	875,857.08	898,963.55
ACTIVOS GENERADORES DE INGRESOS	712,040.05	750,434.32	740,906.54	738,788.75	762,437.82	798,329.75	810,685.25	810,758.97	836,137.80
TOTAL DE PRESTAMOS	536,724.16	546,450.02	534,225.00	538,246.82	558,771.29	590,178.86	585,646.10	584,518.89	608,438.55
TOTAL DE INVERSIONES	175,315.89	203,984.30	206,681.54	200,541.93	203,666.53	208,150.89	225,039.15	226,240.08	227,699.25
PATRIMONIO TOTAL	68,695.63	66,476.19	67,948.23	70,909.84	73,870.31	78,739.33	80,471.64	84,386.40	89,265.39
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	52,458.73	13,050.89	25,873.65	38,648.02	51,730.79	13,458.02	27,136.67	41,064.72	55,141.15
EGRESOS DE OPERACIONES	38,548.21	7,911.66	15,432.07	22,808.54	30,010.54	7,267.33	14,514.46	22,120.15	29,531.91
INGRESO NETO DE INTERESES	13,910.52	5,139.24	10,441.58	15,839.48	21,720.24	6,190.69	12,622.21	18,944.56	25,609.23

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OTROS INGRESOS	4,335.75	736.01	1,527.83	2,634.75	3,144.23	1,074.48	1,588.51	2,966.19	3,825.87
INGRESO DE OPERACIONES	18,246.27	5,875.25	11,969.41	18,474.22	24,864.48	7,265.17	14,210.72	21,910.75	29,435.10
EGRESOS GENERALES	8,979.97	2,204.18	4,657.52	7,009.50	10,271.21	2,803.66	5,980.32	9,152.28	11,523.02
UTILIDAD ANTES DE PROVISIONES	9,266.30	3,671.06	7,311.89	11,464.72	14,593.26	4,461.51	8,230.40	12,758.48	17,912.08
UTILIDAD DEL PERIODO	8,607.29	2,866.77	6,068.49	10,014.27	13,075.58	4,147.15	7,798.96	12,058.86	15,519.27
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,717.99	6,752.75	6,806.71	6,698.04	5,817.71	6,735.56	5,935.85	5,318.02	5,091.49
TOTAL PROVISIONES PARA PRESTAMOS	5,940.18	6,735.39	6,192.29	6,399.35	6,579.37	6,893.73	5,483.38	5,651.57	5,935.37
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.28	1.21	1.21	1.17	0.98	1.08	0.98	0.89	0.81
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.42	99.74	90.97	95.54	113.09	102.35	92.38	106.27	116.57
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.13	1.20	1.10	1.12	1.11	1.11	0.90	0.94	0.95
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.75	8.53	8.81	8.77	9.14	9.31	9.53	10.43	10.66
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.55	9.47	9.45	9.44	9.82	10.22	10.36	11.30	11.47
PATRIMONIO / PRESTAMOS TOTALES (%)	13.11	12.91	13.02	12.87	13.32	13.73	14.41	15.93	15.95
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	7.89	10.44	6.19	5.72	6.76	8.57	8.04	7.04	7.56
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.74	8.44	5.14	4.73	5.37	6.84	6.36	5.78	6.03
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	37.10	40.16	36.97	35.57	37.56	37.69	40.73	39.74	40.31
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.21	1.53	1.64	1.81	1.71	2.08	1.92	1.98	1.86
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.10	1.38	1.48	1.65	1.59	1.88	1.78	1.84	1.73
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.53	17.25	17.86	18.83	17.70	21.07	19.38	19.05	17.39
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.37	6.96	6.98	6.98	6.78	6.74	6.69	6.75	6.59
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.41	4.22	4.17	4.12	3.94	3.64	3.58	3.64	3.53
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.95	2.74	2.82	2.86	2.85	3.10	3.11	3.12	3.06

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	49.22	37.52	38.91	37.94	41.31	38.59	42.08	41.77	39.15
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.61	0.39	0.41	0.48	0.41	0.54	0.39	0.49	0.46
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	87.00	87.00	87.00	85.00	88.00	88.00	99.00	88.00	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	6,041.14	6,430.65	6,482.55	6,710.21	6,726.86	7,055.58	6,134.45	6,803.07	7,101.29
DEPOSITOS TOTALES / EMPLEADOS	7,729.10	7,861.05	7,950.08	8,153.67	7,784.86	8,310.45	7,330.91	8,532.50	8,481.48
UTILIDAD NETA / EMPLEADOS	98.93	32.95	69.75	117.81	148.59	47.13	78.78	137.03	176.36
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.46	3.15	3.51	7.82	9.46	8.25	10.21	9.23	8.52
PRESTAMOS (%)	(4.07)	4.88	11.80	12.69	12.63	10.98	7.68	4.96	5.57
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(4.07)	4.88	11.80	12.69	12.63	10.98	7.68	4.96	5.57
DEPOSITOS (%)	(2.86)	(6.04)	(3.37)	1.65	1.88	6.93	4.93	8.34	8.95
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(2.86)	(6.04)	(3.37)	1.65	1.88	6.93	4.93	8.34	8.95
PATRIMONIO (%)	0.64	18.91	17.56	7.27	14.38	18.06	19.17	29.94	26.49
UTILIDAD NETA (%)	(28.35)	26.54	59.17	66.74	51.91	44.66	28.52	20.42	18.69
CLASIFICACION PRESTAMOS									
NORMAL	511,230.59	550,191.05	555,546.82	558,814.14	585,982.09	612,443.06	599,694.19	590,796.56	611,691.53
MENCION ESPECIAL	13,050.01	8,224.55	7,575.82	10,878.36	6,130.09	6,709.54	5,146.61	6,556.11	12,811.83
SUBNORMAL	161.59	1,151.95	0.00	240.42	541.92	1,245.47	897.42	208.07	328.96
DUDOSO	816.52	1,018.62	1,144.29	1,130.07	1,357.78	2,715.46	2,571.36	2,520.63	1,931.02
IRRECUPERABLE	6,260.60	5,615.77	5,907.10	5,704.15	4,530.93	4,671.36	4,484.27	4,240.17	4,085.68