

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	862,215.16	916,146.87	918,413.39	914,493.96	935,711.95	951,323.55	957,605.92	0.00	0.00
ACTIVOS LIQUIDOS	46,334.48	62,646.52	58,381.41	52,823.32	56,432.54	52,672.31	62,668.01	0.00	0.00
TOTAL DE PRESTAMOS	591,963.45	620,891.17	607,310.47	598,669.97	624,913.65	632,620.03	635,583.97	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	591,963.45	620,891.17	607,310.47	598,669.97	624,913.65	632,620.03	635,583.97	0.00	0.00
TOTAL DE INVERSIONES	210,966.61	213,001.22	237,194.17	245,566.80	244,431.89	251,623.23	241,755.63	0.00	0.00
TOTAL DE DEPOSITOS	685,067.52	731,319.27	725,760.17	750,859.95	746,370.18	766,662.96	790,022.83	0.00	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	685,067.52	731,319.27	725,760.17	750,859.95	746,370.18	766,662.96	790,022.83	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	683,967.52	731,319.27	725,760.17	750,859.95	744,370.18	764,662.96	788,022.83	0.00	0.00
DEPOSITOS DE BANCOS	1,100.00	0.00	0.00	0.00	2,000.00	2,000.00	2,000.00	0.00	0.00
PATRIMONIO TOTAL	78,826.23	85,260.12	87,510.73	95,374.92	99,704.56	98,320.51	96,641.39	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	824,951.17	881,225.85	875,866.02	875,857.08	898,963.55	933,735.21	938,009.65	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	762,437.82	798,329.75	810,685.25	810,758.97	836,137.80	859,067.82	860,922.12	0.00	0.00
TOTAL DE PRESTAMOS	558,771.29	590,178.86	585,646.10	584,518.89	608,438.55	626,755.60	621,447.22	0.00	0.00
TOTAL DE INVERSIONES	203,666.53	208,150.89	225,039.15	226,240.08	227,699.25	232,312.22	239,474.90	0.00	0.00
PATRIMONIO TOTAL	73,870.31	78,739.33	80,471.64	84,386.40	89,265.39	91,790.31	92,076.06	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	51,730.79	13,458.02	27,136.67	41,064.72	55,141.15	14,223.21	28,390.04	0.00	0.00
EGRESOS DE OPERACIONES	30,010.54	7,267.33	14,514.46	22,120.15	29,531.91	7,341.51	15,126.05	0.00	0.00
INGRESO NETO DE INTERESES	21,720.24	6,190.69	12,622.21	18,944.56	25,609.23	6,881.70	13,263.98	0.00	0.00

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OTROS INGRESOS	3,144.23	1,074.48	1,588.51	2,966.19	3,825.87	874.13	1,563.08	0.00	0.00
INGRESO DE OPERACIONES	24,864.48	7,265.17	14,210.72	21,910.75	29,435.10	7,755.83	14,827.06	0.00	0.00
EGRESOS GENERALES	10,271.21	2,803.66	5,980.32	9,152.28	11,523.02	3,470.54	6,816.45	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	14,593.26	4,461.51	8,230.40	12,758.48	17,912.08	4,285.29	8,010.61	0.00	0.00
UTILIDAD DEL PERIODO	13,075.58	4,147.15	7,798.96	12,058.86	15,519.27	4,116.33	7,646.66	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	5,817.71	6,735.56	5,935.85	5,318.02	5,091.49	5,469.73	4,316.04	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	6,579.37	6,893.73	5,483.38	5,651.57	5,935.37	6,104.33	6,171.33	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.98	1.08	0.98	0.89	0.81	0.86	0.68	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	113.09	102.35	92.38	106.27	116.57	111.60	142.99	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.11	1.11	0.90	0.94	0.95	0.96	0.97	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	9.14	9.31	9.53	10.43	10.66	10.34	10.09	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.82	10.22	10.36	11.30	11.47	11.12	11.02	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.32	13.73	14.41	15.93	15.95	15.54	15.21	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	6.76	8.57	8.04	7.04	7.56	6.87	7.93	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	5.37	6.84	6.36	5.78	6.03	5.54	6.54	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	37.56	37.69	40.73	39.74	40.31	39.69	38.53	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.71	2.08	1.92	1.98	1.86	1.92	1.78	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.59	1.88	1.78	1.84	1.73	1.76	1.63	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	17.70	21.07	19.38	19.05	17.39	17.94	16.61	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.78	6.74	6.69	6.75	6.59	6.62	6.60	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.94	3.64	3.58	3.64	3.53	3.42	3.51	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.85	3.10	3.11	3.12	3.06	3.20	3.08	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	41.31	38.59	42.08	41.77	39.15	44.75	45.97	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.41	0.54	0.39	0.49	0.46	0.41	0.36	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	88.00	88.00	99.00	88.00	88.00	88.00	88.00	0.00	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	6,726.86	7,055.58	6,134.45	6,803.07	7,101.29	7,188.86	7,222.55	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	7,784.86	8,310.45	7,330.91	8,532.50	8,481.48	8,712.08	8,977.53	0.00	0.00
UTILIDAD NETA / EMPLEADOS	148.59	47.13	78.78	137.03	176.36	46.78	86.89	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.46	8.25	10.21	9.23	8.52	3.84	4.27	0.00	0.00
PRESTAMOS (%)	12.63	10.98	7.68	4.96	5.57	1.89	4.66	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	12.63	10.98	7.68	4.96	5.57	1.89	4.66	0.00	0.00
DEPOSITOS (%)	1.88	6.93	4.93	8.34	8.95	4.83	8.85	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	1.88	6.93	4.93	8.34	8.95	4.83	8.85	0.00	0.00
PATRIMONIO (%)	14.38	18.06	19.17	29.94	26.49	15.32	10.43	0.00	0.00
UTILIDAD NETA (%)	51.91	44.66	28.52	20.42	18.69	(0.74)	(1.95)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	585,982.09	612,443.06	599,694.19	590,796.56	611,691.53	616,504.70	622,229.53	0.00	0.00
MENCION ESPECIAL	6,130.09	6,709.54	5,146.61	6,556.11	12,811.83	15,533.85	14,625.62	0.00	0.00
SUBNORMAL	541.92	1,245.47	897.42	208.07	328.96	671.06	394.18	0.00	0.00
DUDOSO	1,357.78	2,715.46	2,571.36	2,520.63	1,931.02	1,671.64	532.28	0.00	0.00
IRRECUPERABLE	4,530.93	4,671.36	4,484.27	4,240.17	4,085.68	4,343.12	3,973.69	0.00	0.00