

**GTC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	2011	2012				2013			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	862,215.16	916,146.87	918,413.39	914,493.96	935,711.95	951,323.55	957,605.92	979,309.25	959,944.45
ACTIVOS LIQUIDOS	46,334.48	62,646.52	58,381.41	52,823.32	56,432.54	52,672.31	62,668.01	52,822.74	60,476.75
TOTAL DE PRESTAMOS	591,963.45	620,891.17	607,310.47	598,669.97	624,913.65	632,620.03	635,583.97	678,519.99	674,244.85
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	678,519.99	674,244.85
TOTAL DE INVERSIONES	210,966.61	213,001.22	237,194.17	245,566.80	244,431.89	251,623.23	241,755.63	227,811.37	214,101.64
TOTAL DE DEPOSITOS	685,067.52	731,319.27	725,760.17	750,859.95	746,370.18	766,662.96	790,022.83	802,437.63	829,430.27
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	802,437.63	829,430.27
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	802,437.63	829,430.27
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	97,206.60	101,948.61
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	824,951.17	881,225.85	875,866.02	875,857.08	898,963.55	933,735.21	938,009.65	946,901.61	947,828.20
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	875,284.06	878,846.01
TOTAL DE PRESTAMOS	558,771.29	590,178.86	585,646.10	584,518.89	608,438.55	626,755.60	621,447.22	638,594.98	649,579.25
TOTAL DE INVERSIONES	203,666.53	208,150.89	225,039.15	226,240.08	227,699.25	232,312.22	239,474.90	236,689.09	229,266.76
PATRIMONIO TOTAL	73,870.31	78,739.33	80,471.64	84,386.40	89,265.39	91,790.31	92,076.06	96,290.76	100,826.58
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	51,730.79	13,458.02	27,136.67	41,064.72	55,141.15	14,223.21	28,390.04	43,165.95	57,974.29
EGRESOS DE OPERACIONES	30,010.54	7,267.33	14,514.46	22,120.15	29,531.91	7,341.51	15,126.05	23,167.96	31,180.92
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	19,997.99	26,793.37
OTROS INGRESOS	3,144.23	1,074.48	1,588.51	2,966.19	3,825.87	874.13	2,053.04	3,140.26	3,617.43
INGRESO DE OPERACIONES	24,864.48	7,265.17	14,210.72	21,910.75	29,435.10	7,755.83	15,317.03	23,138.25	30,410.81



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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
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	7,710.45	7,661.87
DEPOSITOS TOTALES / EMPLEADOS	7,784.86	8,310.45	7,330.91	8,532.50	8,481.48	8,712.08	8,977.53	9,118.61	9,425.34
UTILIDAD NETA / EMPLEADOS	148.59	47.13	78.78	137.03	176.36	46.78	86.89	132.77	174.16
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.46	8.25	10.21	9.23	8.52	3.84	4.27	7.09	2.59
PRESTAMOS (%)	12.63	10.98	7.68	4.96	5.57	1.89	4.66	13.34	7.89
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	13.34	7.89
DEPOSITOS (%)	1.88	6.93	4.93	8.34	8.95	4.83	8.85	6.87	11.13
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	6.87	11.13
PATRIMONIO (%)	14.38	18.06	19.17	29.94	26.49	15.32	10.43	1.92	2.25
UTILIDAD NETA (%)	51.91	44.66	28.52	20.42	18.69	(0.74)	(1.95)	(3.11)	(1.24)
CLASIFICACION PRESTAMOS									
NORMAL	585,982.09	612,443.06	599,694.19	590,796.56	611,691.53	616,504.70	622,229.53	667,558.92	670,820.49
MENCION ESPECIAL	6,130.09	6,709.54	5,146.61	6,556.11	12,811.83	15,533.85	14,625.62	13,637.20	5,966.07
SUBNORMAL	541.92	1,245.47	897.42	208.07	328.96	671.06	394.18	401.14	173.29
DUDOSO	1,357.78	2,715.46	2,571.36	2,520.63	1,931.02	1,671.64	532.28	1,115.78	1,238.56
IRRECUPERABLE	4,530.93	4,671.36	4,484.27	4,240.17	4,085.68	4,343.12	3,973.69	2,355.26	2,594.75