

**GTC BANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A SEPTIEMBRE 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,075,805.14	1,087,734.99	1,102,621.62	1,108,105.01	1,109,501.42	1,072,759.67	1,059,775.25	1,094,518.21	0.00
ACTIVOS LIQUIDOS	75,184.13	52,848.63	45,899.89	43,229.47	49,554.65	27,423.43	38,605.13	55,470.59	0.00
TOTAL DE PRESTAMOS	764,578.24	790,948.82	782,395.80	798,942.74	799,672.05	786,682.12	756,172.46	769,398.46	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	764,578.24	790,948.82	782,395.80	798,942.74	799,672.05	786,682.12	756,172.46	769,398.46	0.00
TOTAL DE INVERSIONES	223,835.26	223,204.54	256,922.56	253,838.51	250,093.44	247,223.71	254,268.84	257,968.61	0.00
TOTAL DE DEPOSITOS	906,287.01	897,319.54	900,855.42	919,877.94	907,031.96	930,329.44	900,797.93	955,789.51	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	906,287.01	897,319.54	900,855.42	919,877.94	907,031.96	930,329.44	900,797.93	955,789.51	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	901,287.01	892,319.54	898,105.42	915,127.94	907,031.96	930,329.44	900,797.93	949,139.51	0.00
DEPOSITOS DE BANCOS	5,000.00	5,000.00	2,750.00	4,750.00	0.00	0.00	0.00	6,650.00	0.00
PATRIMONIO TOTAL	124,857.72	128,577.51	128,545.48	132,075.55	126,392.05	122,590.21	120,553.82	123,821.92	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,049,162.88	1,090,400.88	1,092,488.24	1,079,925.10	1,092,653.28	1,080,247.33	1,081,198.44	1,101,311.61	0.00
ACTIVOS GENERADORES DE INGRESOS	981,510.21	1,003,987.87	1,010,452.15	1,011,584.99	1,019,089.49	1,024,029.59	1,024,879.83	1,040,074.16	0.00
TOTAL DE PRESTAMOS	762,039.80	771,717.34	770,870.53	775,835.11	782,125.15	788,815.47	769,284.13	784,170.60	0.00
TOTAL DE INVERSIONES	219,470.40	232,270.54	239,581.61	235,749.87	236,964.35	235,214.13	255,595.70	255,903.56	0.00
PATRIMONIO TOTAL	116,656.82	123,558.84	124,483.97	130,296.78	125,624.88	125,583.86	124,549.65	127,948.74	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	62,624.72	15,733.57	31,696.01	48,145.09	64,889.61	15,802.76	31,875.18	48,113.46	0.00
EGRESOS DE OPERACIONES	34,320.70	8,547.59	17,212.38	26,175.43	35,367.58	8,719.25	17,347.71	26,105.07	0.00
INGRESO NETO DE INTERESES	28,304.02	7,185.98	14,483.63	21,969.67	29,522.03	7,083.51	14,527.47	22,008.38	0.00
OTROS INGRESOS	4,756.10	911.31	2,091.52	2,755.51	3,130.19	239.26	520.34	794.39	0.00

INGRESO DE OPERACIONES	33,060.13	8,097.29	16,575.15	24,725.18	32,652.22	7,322.77	15,047.82	22,802.77	0.00
EGRESOS GENERALES	14,111.55	3,205.72	6,124.85	8,832.54	12,250.78	2,991.87	6,152.50	9,293.82	0.00
UTILIDAD ANTES DE PROVISIONES	18,948.57	4,891.57	10,450.30	15,892.64	20,401.44	4,330.90	8,895.31	13,508.96	0.00
UTILIDAD DEL PERIODO	15,999.13	4,832.83	9,732.42	14,594.93	17,872.53	4,330.90	8,719.04	10,132.69	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,266.34	8,255.90	7,833.79	8,536.16	7,749.94	13,777.94	10,461.85	9,142.36	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,472.26	3,521.53	4,180.67	4,560.49	1,831.65	4,436.91	4,613.18	6,308.83	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.56	1.04	1.00	1.07	0.97	1.75	1.38	1.19	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	81.39	42.65	53.37	53.43	23.63	32.20	44.10	69.01	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.45	0.45	0.53	0.57	0.23	0.56	0.61	0.82	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.61	11.82	11.66	11.92	11.39	11.43	11.38	11.31	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.63	12.68	12.37	12.55	12.04	11.86	11.93	12.05	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.33	16.26	16.43	16.53	15.81	15.58	15.94	16.09	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
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.30	5.89	5.10	4.70	5.46	2.95	4.29	5.80	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.99	4.86	4.16	3.90	4.47	2.56	3.64	5.07	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	32.99	30.76	33.61	32.29	33.04	29.52	32.51	32.79	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.63	1.93	1.93	1.92	1.75	1.69	1.70	1.30	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	1.77	1.78	1.80	1.64	1.60	1.61	1.23	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.71	15.65	15.64	14.94	14.23	13.79	14.00	10.56	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.38	6.27	6.27	6.35	6.37	6.17	6.22	6.17	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.50	3.41	3.41	3.45	3.47	3.41	3.39	3.35	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.88	2.86	2.87	2.90	2.90	2.77	2.83	2.82	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	42.68	39.59	36.95	35.72	37.52	40.86	40.89	40.76	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.48	0.36	0.41	0.36	0.31	0.09	0.10	0.10	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	92.00	92.00	92.00	89.00	93.00	93.00	101.00	101.00	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	8,310.63	8,597.27	8,504.30	8,976.88	8,598.62	8,458.95	7,486.86	7,617.81	0.00
DEPOSITOS TOTALES / EMPLEADOS	9,850.95	9,753.47	9,791.91	10,335.71	9,753.03	10,003.54	8,918.79	9,463.26	0.00
UTILIDAD NETA / EMPLEADOS	173.90	52.53	105.79	163.99	192.18	46.57	86.33	100.32	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.21	(0.49)	1.87	5.36	3.13	(1.38)	(3.89)	(1.23)	0.00
PRESTAMOS (%)	0.67	5.11	3.04	6.14	4.59	(0.54)	(3.35)	(3.70)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	0.67	5.11	3.04	6.14	4.59	(0.54)	(3.35)	(3.70)	0.00
DEPOSITOS (%)	2.81	(6.57)	(2.78)	0.95	0.08	3.68	(0.01)	3.90	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	2.81	(6.57)	(2.78)	0.95	0.08	3.68	(0.01)	3.90	0.00
PATRIMONIO (%)	15.12	8.47	6.75	2.77	1.23	(4.66)	(6.22)	(6.25)	0.00
UTILIDAD NETA (%)	29.57	(5.52)	(2.20)	(3.77)	11.71	(10.39)	(10.41)	(30.57)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	760,019.58	781,871.69	774,455.28	785,021.58	791,454.33	758,116.03	731,654.80	714,493.47	0.00
MENCION ESPECIAL	1,905.73	2,519.31	2,043.54	7,701.64	2,229.39	19,159.22	18,133.10	38,288.09	0.00
SUBNORMAL	2,145.61	5,655.97	5,165.87	6,125.00	0.00	3,650.99	867.20	13,522.43	0.00
DUDOSO	621.78	961.44	711.11	201.57	6,195.04	69.62	129.61	627.50	0.00
IRRECUPERABLE	3,357.79	3,461.94	4,200.68	4,453.45	1,624.94	10,123.17	10,000.91	8,775.80	0.00