



**BALANCE DE SITUACION**  
**GTC Bank, Inc.**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	12,636.08	1.88%	672,431.44	675,754.41	721,822.98	683,911.35	686,691.52	691,708.80	691,656.99	681,618.59	690,123.94	693,061.94	692,088.80	704,913.93	685,067.52
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	24,236.08	3.67%	659,731.44	663,054.41	709,122.98	671,211.35	676,991.52	682,008.80	690,556.99	680,518.59	689,023.94	691,961.94	690,988.80	703,813.93	683,967.52
A la Vista	7,670.69	13.97%	54,917.62	59,982.15	62,510.41	72,604.09	74,881.01	72,239.83	66,853.92	67,147.72	66,670.68	63,821.99	58,788.89	64,043.02	62,588.32
A Plazo	(9,147.58)	(1.83%)	498,653.48	492,741.88	485,166.98	482,512.79	489,444.32	485,152.49	485,588.23	489,556.81	490,674.17	489,238.06	490,088.32	484,751.27	489,505.90
De Ahorros	25,712.97	24.22%	106,160.34	110,330.39	161,445.59	116,094.47	112,666.19	124,616.49	138,114.84	123,814.07	131,679.08	138,901.90	142,111.59	155,019.65	131,873.31
De Bancos	(11,600.00)	(91.34%)	12,700.00	12,700.00	12,700.00	12,700.00	9,700.00	9,700.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(11,600.00)	(91.34%)	12,700.00	12,700.00	12,700.00	12,700.00	9,700.00	9,700.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
<b>OBLIGACIONES</b>	<b>51,574.91</b>	<b>135.99%</b>	<b>37,925.09</b>	<b>49,981.91</b>	<b>52,303.23</b>	<b>61,241.75</b>	<b>53,500.00</b>	<b>48,500.00</b>	<b>48,800.00</b>	<b>77,300.00</b>	<b>62,300.00</b>	<b>57,300.00</b>	<b>72,800.00</b>	<b>83,100.00</b>	<b>89,500.00</b>
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	51,574.91	135.99%	37,925.09	49,981.91	52,303.23	61,241.75	53,500.00	48,500.00	48,800.00	77,300.00	62,300.00	57,300.00	72,800.00	83,100.00	89,500.00
<b>OTROS PASIVOS</b>	<b>405.16</b>	<b>4.81%</b>	<b>8,416.25</b>	<b>16,677.90</b>	<b>13,443.36</b>	<b>28,933.21</b>	<b>17,271.17</b>	<b>11,863.44</b>	<b>19,429.10</b>	<b>12,567.00</b>	<b>11,284.15</b>	<b>13,460.37</b>	<b>10,756.78</b>	<b>13,374.25</b>	<b>8,821.41</b>
Locales	17.14	75.94%	22.57	23.51	26.98	29.15	27.61	29.16	30.72	34.67	34.69	36.44	38.76	42.52	39.71
Extranjero	388.02	4.62%	8,393.68	16,654.39	13,416.39	28,904.06	17,243.56	11,834.28	19,398.38	12,532.33	11,249.47	13,423.93	10,718.02	13,331.73	8,781.70
<b>PATRIMONIO</b>	<b>9,911.83</b>	<b>14.38%</b>	<b>68,914.40</b>	<b>69,981.70</b>	<b>70,994.94</b>	<b>72,218.54</b>	<b>68,603.12</b>	<b>72,586.50</b>	<b>73,432.56</b>	<b>75,164.44</b>	<b>73,881.28</b>	<b>73,397.88</b>	<b>75,372.51</b>	<b>75,443.40</b>	<b>78,826.23</b>
Capital	4,254.94	7.76%	54,856.00	54,856.00	54,856.00	54,856.00	54,856.00	55,110.94	55,110.94	55,110.94	55,110.94	55,110.94	55,110.94	55,110.94	59,110.94
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	2,289.29	219.12%	1,044.77	1,044.77	1,044.77	1,044.77	1,044.77	2,008.39	2,008.39	2,028.01	2,028.01	2,028.01	2,028.01	3,223.25	3,334.07
Utilidad de Periodos Anteriores	1,127.89	27.00%	4,177.32	12,784.61	12,784.61	12,784.61	7,493.61	9,092.26	9,092.26	9,072.65	8,258.83	8,258.83	8,258.83	7,063.59	5,305.21
Utilidad de Periodo	4,468.29	51.91%	8,607.29	921.27	1,798.12	2,866.77	3,954.59	4,984.17	6,068.49	7,558.17	8,803.65	10,014.27	11,176.38	12,260.17	13,075.58

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	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(2,228.58)	(973.12%)	229.01	375.05	511.44	666.38	1,254.15	1,390.72	1,152.47	1,394.67	(320.15)	(2,014.17)	(1,201.64)	(2,214.55)	(1,999.57)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>74,527.99</b>	<b>9.46%</b>	<b>787,687.18</b>	<b>812,395.93</b>	<b>858,564.52</b>	<b>846,304.84</b>	<b>826,065.80</b>	<b>824,658.74</b>	<b>833,318.65</b>	<b>846,650.03</b>	<b>837,589.37</b>	<b>837,220.19</b>	<b>851,018.09</b>	<b>876,831.58</b>	<b>862,215.16</b>