

BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)
ESTADISTICAS FINANCIERAS
 (En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	13,472.80	19,022.00	17,703.03	19,835.25	19,359.77	17,894.81	15,912.31	18,030.26	20,440.60
ACTIVOS LIQUIDOS	3,051.17	2,994.34	2,523.79	2,775.78	7,313.64	5,138.58	3,668.71	3,637.03	5,272.32
TOTAL DE PRESTAMOS	4,896.38	5,540.99	5,737.30	4,814.69	4,302.56	3,947.79	4,608.47	5,204.39	6,097.97
LOCALES	4,896.38	5,540.99	5,737.30	4,814.69	4,302.56	3,947.79	4,608.47	5,204.39	6,097.97
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	4,578.33	9,420.94	8,342.18	11,510.80	7,123.01	8,121.84	6,889.94	8,093.67	7,949.84
TOTAL DE DEPOSITOS	10,467.00	15,748.65	12,819.43	13,084.26	13,165.90	13,262.74	11,224.91	13,082.95	15,981.09
LOCALES	7,565.32	14,015.14	11,790.87	11,925.95	10,354.81	10,154.97	8,034.36	9,557.07	8,258.45
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	7,565.32	14,015.14	11,790.87	11,925.95	10,354.81	10,154.97	8,034.36	9,557.07	8,258.45
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,901.67	1,733.51	1,028.56	1,158.31	2,811.09	3,107.77	3,190.55	3,525.88	7,722.64
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,901.67	1,733.51	1,028.56	1,158.31	2,811.09	3,107.77	3,190.55	3,525.88	7,722.64
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	2,589.58	2,669.80	3,923.00	4,198.44	3,924.44	3,913.57	3,872.97	3,616.77	3,582.63
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,507.86	11,521.35	11,524.18	14,148.58	16,416.28	18,458.40	16,807.67	18,932.75	19,900.18
ACTIVOS GENERADORES DE INGRESOS	5,502.43	8,988.27	9,108.99	10,654.79	10,450.14	13,515.78	12,788.95	14,811.77	12,736.69
TOTAL DE PRESTAMOS	3,213.26	4,277.80	4,937.90	4,899.39	4,599.47	4,744.39	5,172.89	5,009.54	5,200.26
TOTAL DE INVERSIONES	2,289.17	4,710.47	4,171.09	5,755.40	5,850.67	8,771.39	7,616.06	9,802.23	7,536.43
PATRIMONIO TOTAL	2,915.26	2,932.37	3,546.77	3,696.79	3,257.01	3,291.69	3,897.98	3,907.61	3,753.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	804.76	365.23	784.38	1,176.38	1,415.90	286.97	590.26	977.03	1,318.93
EGRESOS DE OPERACIONES	155.23	143.64	262.56	337.35	389.20	60.73	133.55	235.02	310.96
INGRESO NETO DE INTERESES	649.53	221.59	521.82	839.03	1,026.70	226.24	456.71	742.01	1,007.97

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OTROS INGRESOS	308.47	92.74	274.72	375.34	741.03	219.21	384.60	555.50	756.47
INGRESO DE OPERACIONES	958.00	314.33	796.54	1,214.37	1,767.73	445.45	841.31	1,297.51	1,764.44
EGRESOS GENERALES	869.69	261.62	577.35	948.35	1,304.72	409.70	778.34	1,199.17	1,563.62
UTILIDAD ANTES DE PROVISIONES	88.31	52.71	219.19	266.02	463.00	35.75	62.98	98.34	200.81
UTILIDAD DEL PERIODO	(655.15)	19.21	143.69	148.52	279.82	21.25	48.47	73.84	98.13
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	231.66	425.81	661.12	536.85	465.19	726.16	814.81	904.36	793.49
TOTAL PROVISIONES PARA PRESTAMOS	758.91	792.41	822.03	864.03	466.03	525.92	525.92	535.92	618.77
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	4.73	7.68	11.52	11.15	10.81	18.39	17.68	17.38	13.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	327.59	186.10	124.34	160.94	100.18	72.43	64.55	59.26	77.98
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	15.50	14.30	14.33	17.95	10.83	13.32	11.41	10.30	10.15
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	19.22	14.04	22.16	21.17	20.27	21.87	24.34	20.06	17.53
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	27.33	17.84	27.86	25.72	34.35	32.42	33.68	27.20	25.50
PATRIMONIO / PRESTAMOS TOTALES (%)	52.89	48.18	68.38	87.20	91.21	99.13	84.04	69.49	58.75
INDICE DE ADECUACION DE CAPITAL	20.91	34.90	40.08	26.17	36.42	31.08	33.97	26.12	24.33
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	29.15	19.01	19.69	21.21	55.55	38.74	32.68	27.80	32.99
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.65	15.74	14.26	13.99	37.78	28.72	23.06	20.17	25.79
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	72.89	78.83	84.76	109.19	109.65	99.98	94.06	89.66	82.74
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(11.91)	0.85	3.15	1.86	2.68	0.63	0.76	0.66	0.77
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(7.70)	0.67	2.49	1.40	1.70	0.46	0.58	0.52	0.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(22.47)	2.62	8.10	5.36	8.59	2.58	2.49	2.52	2.61
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.63	16.25	17.22	14.72	13.55	8.49	9.23	8.80	10.36
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.82	6.39	5.76	4.22	3.72	1.80	2.09	2.12	2.44
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	11.80	9.86	11.46	10.50	9.82	6.70	7.14	6.68	7.91

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	21.08	23.25	22.49	23.47
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	20.67	19.80	19.56	18.34	18.69	17.88	17.52	16.91	17.54
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.84	6.01	5.64	5.67	4.17	4.14	3.65	3.19	3.32
PERSONA JURIDICA	5.12	4.79	4.00	3.31	4.37	4.44	3.66	4.25	4.25