

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	19,359.77	17,894.81	15,912.31	18,030.26	20,440.60	40,085.96	37,961.36	27,528.19	0.00
ACTIVOS LIQUIDOS	7,313.64	5,138.58	3,668.71	3,637.03	5,272.32	23,679.07	18,224.94	7,229.99	0.00
TOTAL DE PRESTAMOS	4,302.56	3,947.79	4,608.47	5,204.39	6,097.97	6,821.04	8,190.44	9,235.26	0.00
LOCALES	4,302.56	3,947.79	4,608.47	5,204.39	6,097.97	6,821.04	8,190.44	9,235.26	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	7,123.01	8,121.84	6,889.94	8,093.67	7,949.84	8,308.02	9,535.28	9,744.42	0.00
TOTAL DE DEPOSITOS	13,165.90	13,262.74	11,224.91	13,082.95	15,981.09	16,572.01	28,855.16	18,244.17	0.00
LOCALES	10,354.81	10,154.97	8,034.36	9,557.07	8,258.45	15,038.30	9,318.37	11,324.55	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	10,354.81	10,154.97	8,034.36	9,557.07	8,258.45	15,038.30	9,318.37	11,324.55	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,811.09	3,107.77	3,190.55	3,525.88	7,722.64	1,533.71	19,536.79	6,919.62	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	2,811.09	3,107.77	3,190.55	3,525.88	7,722.64	1,533.71	19,536.79	6,919.62	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,924.44	3,913.57	3,872.97	3,616.77	3,582.63	3,736.30	3,914.16	4,253.07	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	16,416.28	18,458.40	16,807.67	18,932.75	19,900.18	28,990.38	26,936.84	22,779.23	0.00
ACTIVOS GENERADORES DE INGRESOS	10,450.14	13,515.78	12,788.95	14,811.77	12,736.69	13,599.35	14,612.07	16,138.87	0.00
TOTAL DE PRESTAMOS	4,599.47	4,744.39	5,172.89	5,009.54	5,200.26	5,384.42	6,399.45	7,219.82	0.00
TOTAL DE INVERSIONES	5,850.67	8,771.39	7,616.06	9,802.23	7,536.43	8,214.93	8,212.61	8,919.05	0.00
PATRIMONIO TOTAL	3,257.01	3,291.69	3,897.98	3,907.61	3,753.53	3,824.94	3,893.56	3,934.92	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,415.90	286.97	590.26	977.03	1,475.02	484.61	1,029.81	1,574.85	0.00
EGRESOS DE OPERACIONES	389.20	60.73	133.55	235.02	347.76	130.23	226.83	354.44	0.00
INGRESO NETO DE INTERESES	1,026.70	226.24	456.71	742.01	1,127.26	354.38	802.98	1,220.41	0.00

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OTROS INGRESOS	741.03	219.21	384.60	555.50	813.54	175.01	376.58	717.60	0.00
INGRESO DE OPERACIONES	1,767.73	445.45	841.31	1,297.51	1,940.79	529.39	1,179.55	1,938.01	0.00
EGRESOS GENERALES	1,304.72	409.70	778.34	1,199.17	1,725.23	594.48	1,211.86	1,882.70	0.00
UTILIDAD ANTES DE PROVISIONES	463.00	35.75	62.98	98.34	215.57	(65.09)	(32.31)	55.30	0.00
UTILIDAD DEL PERIODO	279.82	21.25	48.47	73.84	102.89	(65.09)	(32.31)	25.30	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	465.19	726.16	814.81	904.36	793.49	769.97	768.60	698.49	0.00
TOTAL PROVISIONES PARA PRESTAMOS	466.03	525.92	525.92	535.92	618.77	618.77	561.11	591.11	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	10.81	18.39	17.68	17.38	13.01	11.29	9.38	7.56	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	100.18	72.43	64.55	59.26	77.98	80.36	73.00	84.63	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	10.83	13.32	11.41	10.30	10.15	9.07	6.85	6.40	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.27	21.87	24.34	20.06	17.53	9.32	10.31	15.45	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	34.35	32.42	33.68	27.20	25.50	24.70	22.08	22.41	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	91.21	99.13	84.04	69.49	58.75	54.78	47.79	46.05	0.00
INDICE DE ADECUACION DE CAPITAL	36.42	31.08	33.97	26.12	24.33	13.29	14.13	23.36	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	55.55	38.74	32.68	27.80	32.99	142.89	63.16	39.63	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	37.78	28.72	23.06	20.17	25.79	59.07	48.01	26.26	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	109.65	99.98	94.06	89.66	82.74	193.02	96.21	93.04	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	0.63	0.76	0.66	0.81	(1.91)	(0.44)	0.21	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.70	0.46	0.58	0.52	0.52	(0.90)	(0.24)	0.15	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.59	2.58	2.49	2.52	2.74	(6.81)	(1.66)	0.86	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.55	8.49	9.23	8.80	11.58	14.25	14.10	13.01	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.72	1.80	2.09	2.12	2.73	3.83	3.10	2.93	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	9.82	6.70	7.14	6.68	8.85	10.42	10.99	10.08	0.00

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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	21.08	23.25	22.49	23.47	21.11	20.13	19.99	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	8.75	8.88	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	9.76	11.78	0.00
PRESTAMO PERSONAL	18.69	17.88	17.52	16.91	17.54	19.00	13.22	11.32	0.00
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	4.17	4.14	3.65	3.19	3.32	2.61	2.61	3.52	0.00
PERSONA JURIDICA	4.37	4.44	3.66	4.25	4.25	4.19	4.05	3.40	0.00