

**BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)**  
**ESTADÍSTICAS 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                      | 20,440.60 | 40,085.96 | 37,961.36 | 27,528.19  | 37,671.09 | 34,781.30 | 36,399.57 | 44,961.99  | 41,557.77 |
| ACTIVOS LIQUIDOS                      | 5,272.32  | 23,679.07 | 18,224.94 | 7,229.99   | 16,830.96 | 10,961.38 | 11,428.37 | 18,354.94  | 12,667.42 |
| TOTAL DE PRESTAMOS                    | 6,097.97  | 6,821.04  | 8,190.44  | 9,235.26   | 10,672.21 | 13,215.01 | 14,995.98 | 16,584.24  | 18,319.83 |
| LOCALES                               | 6,097.97  | 6,821.04  | 8,190.44  | 9,235.26   | 10,672.21 | 13,215.01 | 14,995.98 | 16,584.24  | 18,319.83 |
| EXTRANJEROS                           | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| TOTAL DE INVERSIONES                  | 7,949.84  | 8,308.02  | 9,535.28  | 9,744.42   | 8,933.65  | 9,122.91  | 8,378.49  | 8,372.27   | 8,867.61  |
| TOTAL DE DEPOSITOS                    | 15,981.09 | 16,572.01 | 28,855.16 | 18,244.17  | 26,261.97 | 24,982.23 | 26,948.29 | 34,748.11  | 34,710.18 |
| LOCALES                               | 8,258.45  | 15,038.30 | 9,318.37  | 11,324.55  | 19,459.59 | 19,282.50 | 20,601.11 | 23,570.91  | 23,381.98 |
| DEPOSITOS DE OFICIALES                | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| DEPOSITOS DE PARTICULARES             | 8,258.45  | 15,038.30 | 9,318.37  | 11,324.55  | 19,459.59 | 19,282.50 | 20,601.11 | 23,570.91  | 23,381.98 |
| DEPOSITOS DE BANCOS                   | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| EXTRANJEROS                           | 7,722.64  | 1,533.71  | 19,536.79 | 6,919.62   | 6,802.38  | 5,699.73  | 6,347.18  | 11,177.20  | 11,328.20 |
| DEPOSITOS DE OFICIALES                | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| DEPOSITOS DE PARTICULARES             | 7,722.64  | 1,533.71  | 19,536.79 | 6,919.62   | 6,802.38  | 2,199.73  | 2,847.18  | 11,177.20  | 11,328.20 |
| DEPOSITOS DE BANCOS                   | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      | 3,500.00  | 3,500.00  | 0.00       | 0.00      |
| PATRIMONIO TOTAL                      | 3,582.63  | 3,736.30  | 3,914.16  | 4,253.07   | 4,344.65  | 4,330.46  | 3,863.23  | 3,877.30   | 3,895.10  |
| <b>PROMEDIO (12 MESES)</b>            |           |           |           |            |           |           |           |            |           |
| TOTAL DE ACTIVOS                      | 19,900.18 | 28,990.38 | 26,936.84 | 22,779.23  | 29,055.84 | 37,433.63 | 37,180.47 | 36,245.09  | 39,614.43 |
| ACTIVOS GENERADORES DE INGRESOS       | 12,736.69 | 13,599.35 | 14,612.07 | 16,138.87  | 16,826.83 | 18,733.50 | 20,550.10 | 21,968.10  | 23,396.65 |
| TOTAL DE PRESTAMOS                    | 5,200.26  | 5,384.42  | 6,399.45  | 7,219.82   | 8,385.09  | 10,018.03 | 11,593.21 | 12,909.75  | 14,496.02 |
| TOTAL DE INVERSIONES                  | 7,536.43  | 8,214.93  | 8,212.61  | 8,919.05   | 8,441.75  | 8,715.47  | 8,956.89  | 9,058.34   | 8,900.63  |
| PATRIMONIO TOTAL                      | 3,753.53  | 3,824.94  | 3,893.56  | 3,934.92   | 3,963.64  | 4,033.38  | 3,888.69  | 4,065.18   | 4,119.88  |
| <b>ESTADO DE GANANCIAS Y PERDIDAS</b> |           |           |           |            |           |           |           |            |           |
| INGRESOS POR INTERESES                | 1,475.02  | 484.61    | 1,029.81  | 1,574.85   | 2,102.22  | 587.01    | 1,207.11  | 1,902.21   | 2,598.42  |
| EGRESOS DE OPERACIONES                | 347.76    | 130.23    | 226.83    | 354.44     | 494.78    | 114.94    | 237.36    | 366.61     | 498.65    |
| INGRESO NETO DE INTERESES             | 1,127.26  | 354.38    | 802.98    | 1,220.41   | 1,607.44  | 472.08    | 969.75    | 1,535.61   | 2,099.77  |
| OTROS INGRESOS                        | 813.54    | 175.01    | 376.58    | 717.60     | 1,188.30  | 290.00    | 564.60    | 799.36     | 1,049.07  |
| INGRESO DE OPERACIONES                | 1,940.79  | 529.39    | 1,179.55  | 1,938.01   | 2,795.73  | 762.07    | 1,534.35  | 2,334.96   | 3,148.84  |

**BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2013**  
**( En Miles de Balboas )**

|   | 2011      | 2012    |          |            |           | 2013   |          |            |           |
|---|-----------|---------|----------|------------|-----------|--------|----------|------------|-----------|
|   | Diciembre | Marzo   | Junio    | Septiembre | Diciembre | Marzo  | Junio    | Septiembre | Diciembre |
| EGRESOS GENERALES   | 1,725.23  | 594.48  | 1,211.86 | 1,882.70   | 2,600.67  | 689.33 | 1,383.79 | 2,169.21   | 2,939.17  |
| UTILIDAD ANTES DE PROVISIONES   | 215.57    | (65.09) | (32.31)  | 55.30      | 195.06    | 72.74  | 150.56   | 165.75     | 209.67    |
| UTILIDAD DEL PERIODO  | 102.89    | (65.09) | (32.31)  | 25.30      | 133.55    | 42.74  | 90.56    | 92.72      | 100.63    |
| <b>CALIDAD DE ACTIVOS</b>   |           |         |          |            |           |        |          |            |           |
| TOTAL DE PRESTAMOS VENCIDOS   | 793.49    | 769.97  | 768.60   | 698.49     | 538.63    | 787.38 | 903.11   | 1,076.84   | 1,283.18  |
| TOTAL PROVISIONES PARA PRESTAMOS  | 618.77    | 618.77  | 561.11   | 591.11     | 412.80    | 441.28 | 484.55   | 494.55     | 404.19    |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                                    | 13.01     | 11.29   | 9.38     | 7.56       | 5.05      | 5.96   | 6.02     | 6.49       | 7.00      |
| PROVISIONES / PRESTAMOS VENCIDOS (%)  | 77.98     | 80.36   | 73.00    | 84.63      | 76.64     | 56.04  | 53.65    | 45.93      | 31.50     |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                            | 10.15     | 9.07    | 6.85     | 6.40       | 3.87      | 3.34   | 3.23     | 2.98       | 2.21      |
| <b>RAZONES DE CAPITAL</b>   |           |         |          |            |           |        |          |            |           |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 17.53     | 9.32    | 10.31    | 15.45      | 11.53     | 12.45  | 10.61    | 8.62       | 9.37      |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                              | 25.50     | 24.70   | 22.08    | 22.41      | 22.16     | 19.39  | 16.53    | 15.54      | 14.33     |
| PATRIMONIO / PRESTAMOS TOTALES (%)  | 58.75     | 54.78   | 47.79    | 46.05      | 40.71     | 32.77  | 25.76    | 23.38      | 21.26     |
| INDICE DE ADECUACION DE CAPITAL   | 24.33     | 13.29   | 14.13    | 23.36      | 15.86     | 16.87  | 15.48    | 14.40      | 19.20     |
| <b>LIQUIDEZ</b>   |           |         |          |            |           |        |          |            |           |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                                     | 32.99     | 142.89  | 63.16    | 39.63      | 64.09     | 43.88  | 42.41    | 52.82      | 36.49     |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)  | 25.79     | 59.07   | 48.01    | 26.26      | 44.68     | 31.52  | 31.40    | 40.82      | 30.48     |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                        | 82.74     | 193.02  | 96.21    | 93.04      | 98.11     | 80.39  | 73.50    | 76.92      | 62.04     |
| <b>RENTABILIDAD</b>   |           |         |          |            |           |        |          |            |           |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)                | 0.81      | (1.91)  | (0.44)   | 0.21       | 0.79      | 0.91   | 0.88     | 0.56       | 0.43      |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                               | 0.52      | (0.90)  | (0.24)   | 0.15       | 0.46      | 0.46   | 0.49     | 0.34       | 0.25      |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                               | 2.74      | (6.81)  | (1.66)   | 0.86       | 3.37      | 4.24   | 4.66     | 3.04       | 2.44      |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)       | 11.58     | 14.25   | 14.10    | 13.01      | 12.49     | 12.53  | 11.75    | 11.55      | 11.11     |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 2.73      | 3.83    | 3.10     | 2.93       | 2.94      | 2.45   | 2.31     | 2.23       | 2.13      |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.85      | 10.42   | 10.99    | 10.08      | 9.55      | 10.08  | 9.44     | 9.32       | 8.97      |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)                               | 88.89     | 112.30  | 102.74   | 97.15      | 93.02     | 90.46  | 90.19    | 92.90      | 93.34     |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)               | 6.39      | 5.15    | 5.15     | 5.93       | 7.06      | 6.19   | 5.49     | 4.85       | 4.48      |
| <b>PRODUCTIVIDAD</b>  |           |         |          |            |           |        |          |            |           |
| NUMERO DE EMPLEADOS   | 74.00     | 77.00   | 80.00    | 87.00      | 86.00     | 94.00  | 87.00    | 91.00      | 87.00     |

**BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2013**  
**( En Miles de Balboas )**

|                                | 2011      | 2012     |          |            |           | 2013      |           |            |           |
|--------------------------------|-----------|----------|----------|------------|-----------|-----------|-----------|------------|-----------|
|                                | 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      | 4.00       | 4.00      |
| PRESTAMOS / EMPLEADOS          | 82.40     | 88.58    | 102.38   | 106.15     | 124.10    | 140.59    | 172.37    | 182.24     | 210.57    |
| DEPOSITOS TOTALES / EMPLEADOS  | 215.96    | 215.22   | 360.69   | 209.70     | 305.37    | 265.77    | 309.75    | 381.85     | 398.97    |
| UTILIDAD NETA / EMPLEADOS      | 1.39      | (0.85)   | (0.40)   | 0.29       | 1.55      | 0.45      | 1.04      | 1.02       | 1.16      |
| TASA DE CRECIMIENTO (12 MESES) |           |          |          |            |           |           |           |            |           |
| ACTIVOS (%)                    | 5.58      | 124.01   | 138.57   | 52.68      | 84.30     | (13.23)   | (4.11)    | 63.33      | 10.32     |
| PRESTAMOS (%)                  | 41.73     | 72.78    | 77.73    | 77.45      | 75.01     | 93.74     | 83.09     | 79.58      | 71.66     |
| LOCALES (%)                    | 41.73     | 72.78    | 77.73    | 77.45      | 75.01     | 93.74     | 83.09     | 79.58      | 71.66     |
| EXTRANJEROS (%)                | 0.00      | 0.00     | 0.00     | 0.00       | 0.00      | 0.00      | 0.00      | 0.00       | 0.00      |
| DEPOSITOS (%)                  | 21.38     | 24.95    | 157.06   | 39.45      | 64.33     | 50.75     | (6.61)    | 90.46      | 32.17     |
| LOCALES (%)                    | (20.25)   | 48.09    | 15.98    | 18.49      | 135.63    | 28.22     | 121.08    | 108.14     | 20.16     |
| EXTRANJEROS (%)                | 174.72    | (50.65)  | 512.33   | 96.25      | (11.92)   | 271.63    | (67.51)   | 61.53      | 66.53     |
| PATRIMONIO (%)                 | (8.71)    | (4.53)   | 1.06     | 17.59      | 21.27     | 15.90     | (1.30)    | (8.84)     | (10.35)   |
| UTILIDAD NETA (%)              | (63.23)   | (406.38) | (166.66) | (65.73)    | 29.80     | (165.66)  | (380.27)  | 266.41     | (24.65)   |
| CLASIFICACION PRESTAMOS        |           |          |          |            |           |           |           |            |           |
| NORMAL                         | 5,323.17  | 6,149.46 | 7,686.72 | 8,794.75   | 10,162.78 | 12,465.62 | 14,189.55 | 15,359.60  | 16,959.22 |
| MENCION ESPECIAL               | 508.56    | 123.01   | 201.16   | 189.79     | 277.51    | 328.77    | 365.50    | 496.07     | 329.87    |
| SUBNORMAL                      | 91.52     | 349.89   | 38.07    | 83.81      | 120.59    | 114.95    | 66.36     | 186.19     | 21.79     |
| DUDOSO                         | 103.76    | 283.90   | 308.81   | 366.85     | 353.63    | 413.77    | 421.17    | 531.59     | 816.55    |
| IRRECUPERABLE                  | 689.74    | 533.56   | 516.78   | 391.16     | 170.51    | 333.19    | 437.94    | 505.33     | 596.60    |
| TASA DE INTERES ACTIVA         |           |          |          |            |           |           |           |            |           |
| COMERCIO                       |           |          |          |            |           |           |           |            |           |
| 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      | 9.00      | 9.00      | 9.00       | 9.00      |
| AL POR MENOR                   | 23.47     | 21.11    | 20.13    | 19.99      | 22.97     | 22.64     | 20.26     | 18.53      | 19.44     |
| CONSUMO                        |           |          |          |            |           |           |           |            |           |
| VIVIENDA HIPOTECARIA           | 0.00      | 0.00     | 8.75     | 8.88       | 3.50      | 5.33      | 5.33      | 5.33       | 5.33      |
| PRESTAMO PERSONAL AUTO         | 0.00      | 0.00     | 9.76     | 11.78      | 9.52      | 11.16     | 8.99      | 9.03       | 9.05      |
| PRESTAMO PERSONAL              | 17.54     | 19.00    | 13.22    | 11.32      | 14.58     | 14.08     | 14.40     | 14.64      | 12.21     |

**BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)**  
**ESTADÍSTICAS FINANCIERAS**  
**A DICIEMBRE 2013**  
**( En Miles de Balboas )**

|                        | 2011      | 2012  |       |            |           | 2013  |       |            |           |
|------------------------|-----------|-------|-------|------------|-----------|-------|-------|------------|-----------|
|                        | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| 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        | 3.32      | 2.61  | 2.61  | 3.52       | 3.69      | 3.25  | 3.19  | 3.25       | 4.75      |
| PERSONA JURIDICA       | 4.25      | 4.19  | 4.05  | 3.40       | 3.24      | 4.05  | 4.21  | 4.50       | 3.78      |