

BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2016 (En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	43,726.64	63,990.70	64,045.50	56,739.16	53,614.65	56,336.92	70,253.30	56,208.66	0.00
ACTIVOS LIQUIDOS	6,013.94	22,719.78	20,207.78	13,831.07	13,211.90	12,468.58	26,846.37	10,278.95	0.00
TOTAL DE PRESTAMOS	24,588.86	26,209.96	25,775.98	24,296.23	21,515.24	19,528.75	18,105.58	16,594.26	0.00
LOCALES	24,588.86	26,209.96	25,775.98	24,296.23	21,515.24	19,528.75	18,105.58	16,594.26	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	11,265.91	13,403.19	16,084.59	16,443.12	16,768.90	21,102.89	21,456.57	26,170.57	0.00
TOTAL DE DEPOSITOS	36,453.17	46,023.14	50,697.94	43,781.91	39,491.21	41,755.77	42,429.62	40,259.39	0.00
LOCALES	9,981.74	13,276.12	13,625.90	10,320.97	9,113.88	13,467.38	11,052.21	9,439.76	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	9,981.74	13,276.12	13,625.90	10,320.97	9,113.88	13,467.38	11,052.21	9,439.76	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	26,471.43	32,747.02	37,072.04	33,460.94	30,377.33	28,288.39	31,377.41	30,819.64	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	26,471.43	32,747.02	37,072.04	33,460.94	30,377.33	28,288.39	31,377.41	30,819.64	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	5,179.69	12,532.87	12,511.69	11,892.32	13,250.42	13,587.05	13,965.59	14,338.80	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	42,642.20	58,456.19	62,378.58	52,621.95	48,670.64	60,163.81	67,149.40	56,473.91	0.00
ACTIVOS GENERADORES DE INGRESOS	31,521.10	34,391.42	36,672.55	37,571.49	37,069.45	40,122.40	40,711.36	41,752.09	0.00
TOTAL DE PRESTAMOS	21,454.35	23,354.54	23,409.04	23,499.56	23,052.05	22,869.35	21,940.78	20,445.24	0.00
TOTAL DE INVERSIONES	10,066.76	11,036.88	13,263.51	14,071.92	14,017.41	17,253.04	18,770.58	21,306.84	0.00
PATRIMONIO TOTAL	4,542.09	8,322.81	8,475.65	8,151.13	9,215.06	13,059.96	13,238.64	13,115.56	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,255.59	897.47	1,868.29	2,861.04	3,789.97	927.65	1,784.34	2,732.68	0.00
EGRESOS DE OPERACIONES	747.21	243.52	509.32	768.41	988.12	205.95	410.33	663.89	0.00

INGRESO NETO DE INTERESES	2,508.38	653.95	1,358.98	2,092.63	2,801.84	721.70	1,374.01	2,068.79	0.00
OTROS INGRESOS	1,463.76	382.13	689.36	941.74	1,113.68	213.17	423.46	574.37	0.00
INGRESO DE OPERACIONES	3,972.14	1,036.08	2,048.34	3,034.36	3,915.52	934.87	1,797.47	2,643.16	0.00
EGRESOS GENERALES	3,182.16	883.81	1,753.91	2,732.60	3,617.18	924.92	1,779.71	2,644.14	0.00
UTILIDAD ANTES DE PROVISIONES	789.97	152.27	294.43	301.76	298.34	9.95	17.76	(0.97)	0.00
UTILIDAD DEL PERIODO	448.32	61.45	113.55	112.44	117.25	10.64	15.53	19.66	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,091.35	1,391.20	1,625.95	1,664.29	188.37	350.42	315.56	438.50	0.00
TOTAL PROVISIONES PARA PRESTAMOS	501.80	534.58	548.61	535.83	470.34	469.65	472.57	449.70	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	4.44	5.31	6.31	6.85	0.88	1.79	1.74	2.64	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	45.98	38.43	33.74	32.20	249.68	134.02	149.75	102.55	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.04	2.04	2.13	2.21	2.19	2.40	2.61	2.71	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.85	19.59	19.54	20.96	24.71	24.12	19.88	25.51	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.45	31.64	29.89	29.19	34.61	33.44	35.30	33.53	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.07	47.82	48.54	48.95	61.59	69.57	77.13	86.41	0.00
INDICE DE ADECUACION DE CAPITAL	15.04	28.50	26.02	27.38	33.25	34.05	29.74	30.60	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.50	49.37	39.86	31.59	33.46	29.86	63.27	25.53	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.75	35.50	31.55	24.38	24.64	22.13	38.21	18.29	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.40	78.49	71.59	69.15	75.92	80.40	113.84	90.54	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.42	0.71	0.62	0.40	0.32	0.11	0.08	0.06	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.05	0.42	0.36	0.28	0.24	0.07	0.05	0.05	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.87	2.95	2.68	1.84	1.27	0.33	0.23	0.20	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.33	10.44	10.19	10.15	10.22	9.25	8.77	8.73	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.37	2.83	2.78	2.73	2.67	2.05	2.02	2.12	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.96	7.61	7.41	7.43	7.56	7.19	6.75	6.61	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	80.11	85.30	85.63	90.06	92.38	98.94	99.01	100.04	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.64	4.44	3.76	3.34	3.00	2.13	2.08	1.83	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	73.00	71.00	63.00	69.00	68.00	71.00	72.00	71.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	5.00	5.00	5.00	5.00	0.00
PRESTAMOS / EMPLEADOS	336.83	369.15	409.14	352.12	316.40	275.05	251.47	233.72	0.00
DEPOSITOS TOTALES / EMPLEADOS	499.36	648.21	804.73	634.52	580.75	588.11	589.30	567.03	0.00
UTILIDAD NETA / EMPLEADOS	6.14	0.87	1.80	1.63	1.72	0.15	0.22	0.28	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	5.22	20.92	5.49	16.98	22.61	(11.96)	9.69	(0.93)	0.00

PRESTAMOS (%)	34.22	27.86	22.50	7.02	(12.50)	(25.49)	(29.76)	(31.70)	0.00
LOCALES (%)	34.22	27.86	22.50	7.02	(12.50)	(25.49)	(29.76)	(31.70)	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	5.02	0.74	(7.98)	2.23	8.33	(9.27)	(16.31)	(8.05)	0.00
LOCALES (%)	(57.31)	(41.26)	(5.97)	27.53	(8.69)	1.44	(18.89)	(8.54)	0.00
EXTRANJEROS (%)	133.68	41.88	(8.70)	(3.67)	14.76	(13.62)	(15.36)	(7.89)	0.00
PATRIMONIO (%)	32.66	204.73	181.82	169.67	155.81	8.41	11.62	20.57	0.00
UTILIDAD NETA (%)	307.47	8.47	(10.58)	(49.86)	(73.85)	(82.69)	(86.32)	(82.51)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	23,142.75	24,180.27	24,082.63	22,647.66	21,364.34	19,201.42	17,608.24	16,091.11	0.00
MENCION ESPECIAL	507.17	798.29	644.29	634.78	338.42	276.24	121.70	212.55	0.00
SUBNORMAL	289.37	674.75	269.53	227.15	152.49	148.15	300.05	40.73	0.00
DUDOSO	410.92	219.91	419.81	355.52	130.32	257.02	297.13	189.44	0.00
IRRECUPERABLE	740.45	871.31	908.33	966.94	0.00	115.57	251.03	510.13	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	10.00	10.00	10.00	10.33	9.00	9.00	0.00	0.00	0.00
AL POR MENOR	23.65	23.03	23.81	22.96	22.36	21.63	21.22	20.34	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.10	5.10	4.75	5.36	6.00	6.00	5.94	6.31	0.00
PRESTAMO PERSONAL AUTO	9.07	9.07	10.01	9.99	10.01	10.03	9.97	9.97	0.00
PRESTAMO PERSONAL	10.96	9.90	9.79	9.87	9.00	9.00	10.11	10.33	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	4.00	4.00	4.00	3.25	3.25	3.75	3.75	3.75	0.00
PERSONA JURIDICA	3.46	3.38	3.55	3.94	3.85	3.75	3.38	3.25	0.00