

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

ESTADÍSTICAS FINANCIERAS A DICIEMBRE 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 | 60,529.98 |
| 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 | 11,103.91 |
| 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 | 15,358.95 |
| 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 | 15,358.95 |
| 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 | 32,361.60 |
| 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 | 41,737.87 |
| 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 | 13,877.89 |
| 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 | 13,877.89 |
| 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 | 27,859.98 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 26,471.43 | 32,747.02 | 37,072.04 | 33,460.94 | 30,377.33 | 28,288.39 | 31,377.41 | 30,819.64 | 27,859.98 |
| 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 | 13,807.60 |
| 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 | 57,072.32 |
| 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 | 43,002.35 |
| 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 | 18,437.09 |
| 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 | 24,565.25 |
| 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 | 13,529.01 |
| 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 | 3,673.39 |
| EGRESOS DE OPERACIONES | 747.21 | 243.52 | 509.32 | 768.41 | 988.12 | 205.95 | 410.33 | 663.89 | 962.69 |

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|---|----------|----------|----------|----------|----------|---------|----------|----------|----------|
| 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 | 2,710.70 |
| OTROS INGRESOS | 1,463.76 | 382.13 | 689.36 | 941.74 | 1,113.68 | 213.17 | 423.46 | 574.37 | 809.46 |
| 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 | 3,520.15 |
| EGRESOS GENERALES | 3,182.16 | 883.81 | 1,753.91 | 2,732.60 | 3,617.18 | 924.92 | 1,779.71 | 2,644.14 | 3,601.39 |
| UTILIDAD ANTES DE PROVISIONES | 789.97 | 152.27 | 294.43 | 301.76 | 298.34 | 9.95 | 17.76 | (0.97) | (81.23) |
| UTILIDAD DEL PERIODO | 448.32 | 61.45 | 113.55 | 112.44 | 117.25 | 10.64 | 15.53 | 19.66 | 12.71 |
| 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 | 429.08 |
| TOTAL PROVISIONES PARA PRESTAMOS | 501.80 | 534.58 | 548.61 | 535.83 | 470.34 | 469.65 | 472.57 | 449.70 | 465.60 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 4.44 | 5.31 | 6.31 | 6.85 | 0.88 | 1.79 | 1.74 | 2.64 | 2.79 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 45.98 | 38.43 | 33.74 | 32.20 | 249.68 | 134.02 | 149.75 | 102.55 | 108.51 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 2.04 | 2.04 | 2.13 | 2.21 | 2.19 | 2.40 | 2.61 | 2.71 | 3.03 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.85 | 19.59 | 19.54 | 20.96 | 24.71 | 24.12 | 19.88 | 25.51 | 22.81 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.45 | 31.64 | 29.89 | 29.19 | 34.61 | 33.44 | 35.30 | 33.53 | 28.93 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 21.07 | 47.82 | 48.54 | 48.95 | 61.59 | 69.57 | 77.13 | 86.41 | 89.90 |
| INDICE DE ADECUACION DE CAPITAL | 15.04 | 28.50 | 26.02 | 27.38 | 33.25 | 34.05 | 29.74 | 30.60 | 28.04 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 16.50 | 49.37 | 39.86 | 31.59 | 33.46 | 29.86 | 63.27 | 25.53 | 26.60 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 13.75 | 35.50 | 31.55 | 24.38 | 24.64 | 22.13 | 38.21 | 18.29 | 18.34 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 47.40 | 78.49 | 71.59 | 69.15 | 75.92 | 80.40 | 113.84 | 90.54 | 104.14 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.42 | 0.71 | 0.62 | 0.40 | 0.32 | 0.11 | 0.08 | 0.06 | 0.03 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.05 | 0.42 | 0.36 | 0.28 | 0.24 | 0.07 | 0.05 | 0.05 | 0.02 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 9.87 | 2.95 | 2.68 | 1.84 | 1.27 | 0.33 | 0.23 | 0.20 | 0.09 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 10.33 | 10.44 | 10.19 | 10.15 | 10.22 | 9.25 | 8.77 | 8.73 | 8.54 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.37 | 2.83 | 2.78 | 2.73 | 2.67 | 2.05 | 2.02 | 2.12 | 2.24 |
| 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 | 6.30 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 80.11 | 85.30 | 85.63 | 90.06 | 92.38 | 98.94 | 99.01 | 100.04 | 102.31 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.64 | 4.44 | 3.76 | 3.34 | 3.00 | 2.13 | 2.08 | 1.83 | 1.88 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 73.00 | 71.00 | 63.00 | 69.00 | 68.00 | 71.00 | 72.00 | 71.00 | 73.00 |
| NUMERO DE SUCURSALES | 4.00 | 4.00 | 4.00 | 4.00 | 5.00 | 5.00 | 5.00 | 5.00 | 3.00 |
| PRESTAMOS / EMPLEADOS | 336.83 | 369.15 | 409.14 | 352.12 | 316.40 | 275.05 | 251.47 | 233.72 | 210.40 |
| DEPOSITOS TOTALES / EMPLEADOS | 499.36 | 648.21 | 804.73 | 634.52 | 580.75 | 588.11 | 589.30 | 567.03 | 571.75 |
| UTILIDAD NETA / EMPLEADOS | 6.14 | 0.87 | 1.80 | 1.63 | 1.72 | 0.15 | 0.22 | 0.28 | 0.17 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 5.22 | 20.92 | 5.49 | 16.98 | 22.61 | (11.96) | 9.69 | (0.93) | 12.90 |

| | | | | | | | | | |
|-------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| PRESTAMOS (%) | 34.22 | 27.86 | 22.50 | 7.02 | (12.50) | (25.49) | (29.76) | (31.70) | (28.61) |
| LOCALES (%) | 34.22 | 27.86 | 22.50 | 7.02 | (12.50) | (25.49) | (29.76) | (31.70) | (28.61) |
| 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) | 5.69 |
| LOCALES (%) | (57.31) | (41.26) | (5.97) | 27.53 | (8.69) | 1.44 | (18.89) | (8.54) | 52.27 |
| EXTRANJEROS (%) | 133.68 | 41.88 | (8.70) | (3.67) | 14.76 | (13.62) | (15.36) | (7.89) | (8.29) |
| PATRIMONIO (%) | 32.66 | 204.73 | 181.82 | 169.67 | 155.81 | 8.41 | 11.62 | 20.57 | 4.20 |
| UTILIDAD NETA (%) | 307.47 | 8.47 | (10.58) | (49.86) | (73.85) | (82.69) | (86.32) | (82.51) | (89.16) |
| 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 | 14,973.38 |
| MENCION ESPECIAL | 507.17 | 798.29 | 644.29 | 634.78 | 338.42 | 276.24 | 121.70 | 212.55 | 234.47 |
| SUBNORMAL | 289.37 | 674.75 | 269.53 | 227.15 | 152.49 | 148.15 | 300.05 | 40.73 | 155.90 |
| DUDOSO | 410.92 | 219.91 | 419.81 | 355.52 | 130.32 | 257.02 | 297.13 | 189.44 | 132.28 |
| IRRECUPERABLE | 740.45 | 871.31 | 908.33 | 966.94 | 0.00 | 115.57 | 251.03 | 510.13 | 328.53 |
| 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 | 19.04 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.10 | 5.10 | 4.75 | 5.36 | 6.00 | 6.00 | 5.94 | 6.31 | 7.06 |
| PRESTAMO PERSONAL AUTO | 9.07 | 9.07 | 10.01 | 9.99 | 10.01 | 10.03 | 9.97 | 9.97 | 9.98 |
| PRESTAMO PERSONAL | 10.96 | 9.90 | 9.79 | 9.87 | 9.00 | 9.00 | 10.11 | 10.33 | 11.15 |
| 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 | 3.92 |
| PERSONA JURIDICA | 3.46 | 3.38 | 3.55 | 3.94 | 3.85 | 3.75 | 3.38 | 3.25 | 3.11 |