

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

ESTADÍSTICAS FINANCIERAS A DICIEMBRE 2017 (En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	53,614.65	56,336.92	70,253.30	56,208.66	60,529.98	69,174.10	84,655.67	84,490.95	76,956.16
ACTIVOS LIQUIDOS	13,211.90	12,468.58	26,846.37	10,278.95	11,103.91	17,744.29	21,493.66	12,481.53	9,173.32
TOTAL DE PRESTAMOS	21,515.24	19,528.75	18,105.58	16,594.26	15,358.95	13,616.51	12,340.54	11,057.48	11,587.04
LOCALES	21,515.24	19,528.75	18,105.58	16,594.26	15,358.95	13,616.51	12,340.54	11,057.48	11,587.04
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	16,768.90	21,102.89	21,456.57	26,170.57	32,361.60	35,937.93	48,793.70	58,993.29	54,414.17
TOTAL DE DEPOSITOS	39,491.21	41,755.77	42,429.62	40,259.39	41,737.87	52,982.86	68,664.79	65,156.52	61,750.25
LOCALES	9,113.88	13,467.38	11,052.21	9,439.76	13,877.89	14,855.78	29,874.75	25,470.94	16,713.54
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	9,113.88	13,467.38	11,052.21	9,439.76	13,877.89	14,855.78	29,874.75	25,470.94	16,713.54
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	30,377.33	28,288.39	31,377.41	30,819.64	27,859.98	38,127.08	38,790.04	39,685.58	45,036.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	30,377.33	28,288.39	31,377.41	30,819.64	27,859.98	38,127.08	38,790.04	39,685.58	45,036.72
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,250.42	13,587.05	13,965.59	14,338.80	13,807.60	14,219.89	14,186.63	14,022.34	13,241.75
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	48,670.64	60,163.81	67,149.40	56,473.91	57,072.32	62,755.51	77,454.48	70,349.81	68,743.07
ACTIVOS GENERADORES DE INGRESOS	37,069.45	40,122.40	40,711.36	41,752.09	43,002.35	45,093.04	50,348.20	56,407.80	56,860.88
TOTAL DE PRESTAMOS	23,052.05	22,869.35	21,940.78	20,445.24	18,437.09	16,572.63	15,223.06	13,825.87	13,472.99
TOTAL DE INVERSIONES	14,017.41	17,253.04	18,770.58	21,306.84	24,565.25	28,520.41	35,125.13	42,581.93	43,387.89
PATRIMONIO TOTAL	9,215.06	13,059.96	13,238.64	13,115.56	13,529.01	13,903.47	14,076.11	14,180.57	13,524.67
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,789.97	927.65	1,784.34	2,732.68	3,673.39	884.58	1,830.25	2,865.25	3,907.18
EGRESOS DE OPERACIONES	988.12	205.95	410.33	663.89	962.69	279.68	691.42	1,160.47	1,659.03

INGRESO NETO DE INTERESES	2,801.84	721.70	1,374.01	2,068.79	2,710.70	604.90	1,138.83	1,704.79	2,248.15
OTROS INGRESOS	1,113.68	213.17	423.46	574.37	809.46	124.92	213.32	359.80	476.11
INGRESO DE OPERACIONES	3,915.52	934.87	1,797.47	2,643.16	3,520.15	729.82	1,352.15	2,064.59	2,724.26
EGRESOS GENERALES	3,617.18	924.92	1,779.71	2,644.14	3,601.39	813.70	1,713.06	2,836.09	4,053.68
UTILIDAD ANTES DE PROVISIONES	298.34	9.95	17.76	(0.97)	(81.23)	(83.88)	(360.91)	(771.51)	(1,329.41)
UTILIDAD DEL PERIODO	117.25	10.64	15.53	19.66	12.71	(29.47)	(361.89)	(789.08)	(1,380.28)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	188.37	350.42	315.56	438.50	429.08	397.62	369.27	349.79	344.58
TOTAL PROVISIONES PARA PRESTAMOS	470.34	469.65	472.57	449.70	465.60	377.65	373.02	315.75	303.29
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.88	1.79	1.74	2.64	2.79	2.92	2.99	3.16	2.97
PROVISIONES / PRESTAMOS VENCIDOS (%)	249.68	134.02	149.75	102.55	108.51	94.98	101.02	90.27	88.02
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.19	2.40	2.61	2.71	3.03	2.77	3.02	2.86	2.62
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	24.71	24.12	19.88	25.51	22.81	20.56	16.76	16.60	17.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	34.61	33.44	35.30	33.53	28.93	28.70	23.21	20.02	20.06
PATRIMONIO / PRESTAMOS TOTALES (%)	61.59	69.57	77.13	86.41	89.90	104.43	114.96	126.81	114.28
INDICE DE ADECUACION DE CAPITAL	33.25	34.05	29.74	30.60	28.04	27.28	24.93	21.98	24.48
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	33.46	29.86	63.27	25.53	26.60	33.49	31.30	19.16	14.86
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.64	22.13	38.21	18.29	18.34	25.65	25.39	14.77	11.92
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	75.92	80.40	113.84	90.54	104.14	101.32	102.36	109.70	102.98
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.32	0.11	0.08	0.06	0.03	(0.26)	(1.44)	(1.87)	(2.43)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.24	0.07	0.05	0.05	0.02	(0.19)	(0.93)	(1.50)	(2.01)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.27	0.33	0.23	0.20	0.09	(0.85)	(5.14)	(7.42)	(10.21)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.22	9.25	8.77	8.73	8.54	7.85	7.27	6.77	6.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.67	2.05	2.02	2.12	2.24	2.48	2.75	2.74	2.92
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.56	7.19	6.75	6.61	6.30	5.37	4.52	4.03	3.95
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	92.38	98.94	99.01	100.04	102.31	111.49	126.69	137.37	148.80
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.00	2.13	2.08	1.83	1.88	1.11	0.85	0.85	0.84
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	68.00	71.00	72.00	71.00	73.00	71.00	73.00	74.00	70.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	3.00	3.00	2.00	2.00	2.00
PRESTAMOS / EMPLEADOS	316.40	275.05	251.47	233.72	210.40	191.78	169.05	149.43	165.53
DEPOSITOS TOTALES / EMPLEADOS	580.75	588.11	589.30	567.03	571.75	746.24	940.61	880.49	882.15
UTILIDAD NETA / EMPLEADOS	1.72	0.15	0.22	0.28	0.17	(0.42)	(4.96)	(10.66)	(19.72)
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	22.61	(11.96)	9.69	(0.93)	12.90	22.79	20.50	50.32	27.14

PRESTAMOS (%)	(12.50)	(25.49)	(29.76)	(31.70)	(28.61)	(30.27)	(31.84)	(33.37)	(24.56)
LOCALES (%)	(12.50)	(25.49)	(29.76)	(31.70)	(28.61)	(30.27)	(31.84)	(33.37)	(24.56)
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	8.33	(9.27)	(16.31)	(8.05)	5.69	26.89	61.83	61.84	47.95
LOCALES (%)	(8.69)	1.44	(18.89)	(8.54)	52.27	10.31	170.31	169.83	20.43
EXTRANJEROS (%)	14.76	(13.62)	(15.36)	(7.89)	(8.29)	34.78	23.62	28.77	61.65
PATRIMONIO (%)	155.81	8.41	11.62	20.57	4.20	4.66	1.58	(2.21)	(4.10)
UTILIDAD NETA (%)	(73.85)	(82.69)	(86.32)	(82.51)	(89.16)	(376.97)	(2,429.84)	(4,113.38)	(10,957.26)
CLASIFICACION PRESTAMOS									
NORMAL	21,364.34	19,201.42	17,608.24	16,091.11	14,973.38	13,269.45	11,989.75	10,766.67	11,282.99
MENCION ESPECIAL	338.42	276.24	121.70	212.55	234.47	168.78	201.65	182.31	270.25
SUBNORMAL	152.49	148.15	300.05	40.73	155.90	87.09	83.38	32.28	34.28
DUDOSO	130.32	257.02	297.13	189.44	132.28	168.15	113.07	109.80	91.76
IRRECUPERABLE	0.00	115.57	251.03	510.13	328.53	300.68	325.72	282.17	211.06
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	9.00	9.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	22.36	21.63	21.22	20.34	19.04	17.59	16.14	16.03	15.31
CONSUMO									
VIVIENDA HIPOTECARIA	6.00	6.00	5.94	6.31	7.06	7.06	6.97	6.97	7.34
PRESTAMO PERSONAL AUTO	10.01	10.03	9.97	9.97	9.98	9.99	10.00	10.01	10.03
PRESTAMO PERSONAL	9.00	9.00	10.11	10.33	11.15	11.20	11.43	11.28	11.46
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	3.25	3.75	3.75	3.75	3.92	4.17	4.19	4.25	4.25
PERSONA JURIDICA	3.85	3.75	3.38	3.25	3.11	3.41	3.65	3.68	3.74