

BANCO G & T CONTINENTAL (PANAMÁ), S. A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	76,956.16	78,680.04	83,608.75	79,600.63	78,482.35	72,490.15	59,784.80	25,141.28	0.00
ACTIVOS LIQUIDOS	9,173.32	15,121.16	17,906.39	14,112.04	16,790.96	16,500.47	18,949.54	19,917.97	0.00
TOTAL DE PRESTAMOS	11,587.04	10,493.16	9,448.27	9,581.35	8,191.10	5,627.59	4,373.53	0.00	0.00
LOCALES	11,587.04	10,493.16	9,432.27	9,365.35	7,993.09	5,432.28	4,179.78	0.00	0.00
EXTRANJEROS	0.00	0.00	16.00	216.00	198.01	195.31	193.76	0.00	0.00
TOTAL DE INVERSIONES	54,414.17	50,874.82	54,367.38	53,869.21	52,003.16	48,761.55	35,168.98	3,996.97	0.00
TOTAL DE DEPOSITOS	61,750.25	64,901.52	70,860.73	67,048.46	66,558.96	59,175.86	46,720.00	13,997.54	0.00
LOCALES	16,713.54	20,288.39	27,354.69	24,943.08	25,414.79	11,509.79	17,388.56	4,162.48	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	16,713.54	20,288.39	27,354.69	24,943.08	25,414.79	11,509.79	17,388.56	4,162.48	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	45,036.72	44,613.13	43,506.04	42,105.38	41,144.17	47,666.07	29,331.43	9,835.05	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	45,036.72	44,613.13	43,506.04	42,105.38	41,144.17	47,666.07	29,331.43	9,835.05	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	13,241.75	11,880.69	10,696.04	10,522.90	10,117.34	11,539.16	11,588.27	10,351.07	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	68,743.07	73,927.07	84,132.21	82,045.79	77,719.25	75,585.10	71,696.77	52,370.96	0.00
ACTIVOS GENERADORES DE INGRESOS	57,985.88	55,461.21	62,474.94	66,750.67	63,097.73	57,878.56	51,679.08	33,723.76	0.00
TOTAL DE PRESTAMOS	13,472.99	12,054.83	10,894.40	10,319.42	9,889.07	8,060.37	6,910.90	4,790.68	0.00
TOTAL DE INVERSIONES	44,512.89	43,406.37	51,580.54	56,431.25	53,208.66	49,818.18	44,768.18	28,933.09	0.00
PATRIMONIO TOTAL	13,524.61	13,050.29	12,441.34	12,272.62	11,679.55	11,709.92	11,142.16	10,436.99	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,907.18	931.78	1,962.59	2,887.34	3,835.02	879.20	1,536.13	1,904.51	0.00

EGRESOS DE OPERACIONES	1,659.03	477.35	986.90	1,521.09	2,036.51	474.59	777.71	951.87	0.00
INGRESO NETO DE INTERESES	2,248.15	454.43	975.70	1,366.25	1,798.51	404.61	758.42	952.63	0.00
OTROS INGRESOS	476.11	83.72	166.02	256.61	372.15	84.28	378.01	1,191.16	0.00
INGRESO DE OPERACIONES	2,724.26	538.15	1,141.72	1,622.86	2,170.66	488.88	1,136.43	2,143.79	0.00
EGRESOS GENERALES	4,053.68	988.11	1,991.21	2,963.54	4,341.00	745.56	1,755.82	5,739.14	0.00
UTILIDAD ANTES DE PROVISIONES	(1,329.41)	(449.95)	(849.49)	(1,340.68)	(2,170.35)	(256.67)	(619.40)	(3,595.35)	0.00
UTILIDAD DEL PERIODO	(1,380.28)	(468.30)	(953.13)	(1,480.92)	(2,316.51)	(146.59)	(510.54)	(3,325.86)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	344.58	379.39	328.56	428.25	366.13	406.28	388.20	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	303.29	284.63	277.61	330.01	316.31	290.29	317.35	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.97	3.62	3.48	4.47	4.47	7.22	8.88	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	88.02	75.02	84.49	77.06	86.39	71.45	81.75	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.62	2.71	2.94	3.44	3.86	5.16	7.26	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.21	15.10	12.79	13.22	12.89	15.92	19.38	41.17	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.06	19.36	16.76	16.58	16.81	21.22	29.31	258.97	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	114.28	113.22	113.21	109.83	123.52	205.05	264.96	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	24.46	22.01	18.77	18.91	18.49	23.07	29.63	96.11	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.86	23.30	25.27	21.05	25.23	27.88	40.56	142.30	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.92	19.22	21.42	17.73	21.39	22.76	31.70	79.22	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	102.98	101.69	101.99	101.39	103.36	110.28	115.84	170.85	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.38)	(3.38)	(3.05)	(2.96)	(3.67)	(1.01)	(1.98)	(13.15)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(2.01)	(2.53)	(2.27)	(2.41)	(2.98)	(0.78)	(1.42)	(8.47)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(10.21)	(14.35)	(15.32)	(16.09)	(19.83)	(5.01)	(9.16)	(42.49)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.74	6.72	6.28	5.77	6.08	6.08	5.94	7.53	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.86	3.44	3.16	3.04	3.23	3.28	3.01	3.76	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.88	3.28	3.12	2.73	2.85	2.80	2.94	3.77	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	148.80	183.61	174.40	182.61	199.99	152.50	154.50	267.71	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.82	0.60	0.53	0.51	0.59	0.58	1.46	4.71	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	70.00	68.00	65.00	63.00	50.00	40.00	31.00	3.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	0.00
PRESTAMOS / EMPLEADOS	165.53	154.31	145.36	152.08	163.82	140.69	141.08	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	882.15	954.43	1,090.17	1,064.26	1,331.18	1,479.40	1,507.10	4,665.85	0.00
UTILIDAD NETA / EMPLEADOS	(19.72)	(6.89)	(14.66)	(23.51)	(46.33)	(3.66)	(16.47)	(1,108.62)	0.00

TASA DE CRECIMIENTO (12 MESES)										
ACTIVOS (%)	27.14	13.74	(1.24)	(5.79)	1.98	(7.87)	(28.49)	(68.42)	0.00	
PRESTAMOS (%)	(24.56)	(22.94)	(23.44)	(13.35)	(29.31)	(46.37)	(53.71)	(100.00)	0.00	
LOCALES (%)	(24.56)	(22.94)	(23.57)	(15.30)	(31.02)	(48.23)	(55.69)	(100.00)	0.00	
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	1,110.97	(100.00)	0.00	
DEPOSITOS (%)	47.95	22.50	3.20	2.90	7.79	(8.82)	(34.07)	(79.12)	0.00	
LOCALES (%)	20.43	36.57	(8.44)	(2.07)	52.06	(43.27)	(36.43)	(83.31)	0.00	
EXTRANJEROS (%)	61.65	17.01	12.16	6.10	(8.64)	6.84	(32.58)	(76.64)	0.00	
PATRIMONIO (%)	(4.10)	(16.45)	(24.60)	(24.96)	(23.60)	(2.87)	8.34	(1.63)	0.00	
UTILIDAD NETA (%)	(10,634.90)	1,489.27	163.38	87.68	67.83	(68.70)	(46.44)	124.58	0.00	
CLASIFICACION PRESTAMOS										
NORMAL	11,282.99	10,247.92	9,197.94	9,408.18	7,974.44	5,246.88	4,089.85	0.00	0.00	
MENCION ESPECIAL	270.25	146.12	156.99	62.60	154.03	238.47	204.18	0.00	0.00	
SUBNORMAL	34.28	91.67	62.84	102.97	38.75	142.26	73.71	0.00	0.00	
DUDOSO	91.76	44.69	121.24	55.87	56.58	9.40	103.67	0.00	0.00	
IRRECUPERABLE	211.06	247.38	186.86	281.73	283.60	280.86	219.46	0.00	0.00	
TASA DE INTERES ACTIVA										
COMERCIO										
AL POR MAYOR	0.00	0.00	0.00	6.35	9.50	8.00	8.00	0.00	0.00	
AL POR MENOR	15.31	14.63	14.79	13.48	13.48	14.52	14.63	0.00	0.00	
CONSUMO										
VIVIENDA HIPOTECARIA	7.34	7.46	7.98	8.48	9.16	8.02	7.28	0.00	0.00	
PRESTAMO PERSONAL AUTO	10.03	10.02	11.15	11.16	11.20	11.19	11.31	0.00	0.00	
PRESTAMO PERSONAL	11.46	10.55	9.94	9.77	10.57	10.57	11.23	0.00	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	4.25	4.25	4.25	3.81	3.81	4.25	4.25	0.00	0.00	
PERSONA JURIDICA	3.74	3.60	3.46	3.46	3.46	0.00	0.00	0.00	0.00	