

**BANCO G & T CONTINENTAL (PANAMÁ), S. A. (BMF)**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	7,197.96	119.69%	6,013.94	9,109.06	17,338.74	22,719.78	12,592.49	12,563.51	20,207.78	15,432.05	13,865.99	13,831.07	13,870.52	13,766.06	13,211.90
Depositos Locales en Bancos	1,333.50	167.69%	795.21	1,063.89	1,122.85	4,887.54	1,599.39	4,117.93	2,994.63	5,981.55	4,378.34	5,337.51	7,826.93	3,477.78	2,128.71
A la Vista	1,333.50	167.69%	795.21	1,063.89	1,122.85	4,887.54	1,599.39	4,117.93	2,994.63	5,981.55	4,378.34	5,337.51	7,826.93	3,477.78	2,128.71
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	6,132.44	129.12%	4,749.36	7,981.23	15,963.13	17,599.60	10,696.76	8,138.90	17,064.20	9,189.28	9,124.30	8,196.15	5,755.68	10,004.82	10,881.80
A la Vista	6,132.44	237.52%	2,581.86	5,813.73	13,795.63	15,432.10	8,529.26	5,971.40	14,896.70	7,021.78	6,956.80	6,028.65	3,588.18	7,837.32	8,714.30
A Plazo	0.00	0.00%	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50	2,167.50
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(267.98)	(57.09%)	469.37	63.94	252.76	232.64	296.33	306.68	148.95	261.21	363.36	297.41	287.90	283.46	201.39
<b>CARTERA CREDITICIA</b>	(3,042.11)	(12.37%)	24,588.86	25,704.23	26,185.38	26,209.96	26,355.26	26,424.87	25,775.98	25,630.31	25,031.19	24,296.23	23,727.87	23,180.49	21,546.74
Locales	(3,105.08)	(12.38%)	25,090.66	26,210.42	26,695.68	26,744.54	26,903.31	26,971.46	26,324.59	26,178.92	25,554.57	24,832.06	24,244.81	23,697.43	21,985.57
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(62.97)	(12.55%)	501.80	506.19	510.30	534.58	548.05	546.58	548.61	548.61	523.38	535.83	516.94	516.94	438.83
Locales	(62.97)	(12.55%)	501.80	506.19	510.30	534.58	548.05	546.58	548.61	548.61	523.38	535.83	516.94	516.94	438.83
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	5,502.99	48.85%	11,265.91	13,172.69	11,221.34	13,403.19	13,688.63	16,015.31	16,084.59	17,083.50	16,801.51	16,443.12	16,498.71	16,959.55	16,768.90
Locales	(1,102.07)	(45.09%)	2,443.94	2,690.99	1,629.14	880.87	1,392.38	1,379.44	1,373.78	1,369.80	1,350.59	1,344.77	1,356.87	1,333.29	1,341.88
Extranjero	6,605.06	74.87%	8,821.97	10,481.70	9,592.19	12,522.32	12,296.25	14,635.86	14,710.81	15,713.70	15,450.92	15,098.34	15,141.84	15,626.26	15,427.03
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	260.48	14.02%	1,857.93	1,867.40	1,820.90	1,657.77	1,783.12	1,893.69	1,977.15	1,957.33	2,160.74	2,168.74	2,280.70	2,205.18	2,118.41
Locales	169.63	9.97%	1,701.18	1,661.62	1,617.08	1,436.03	1,568.01	1,710.63	1,761.98	1,704.08	1,885.81	1,881.63	1,978.54	1,972.45	1,870.80
Extranjero	90.86	57.96%	156.75	205.78	203.82	221.75	215.10	183.07	215.17	253.25	274.94	287.11	302.16	232.73	247.61
<b>TOTAL DE ACTIVOS</b>	9,919.32	22.68%	43,726.64	49,853.37	56,566.35	63,990.70	54,419.49	56,897.38	64,045.50	60,103.20	57,859.43	56,739.16	56,377.80	56,111.29	53,645.96
<b>DEPOSITOS</b>	3,038.04	8.33%	36,453.17	35,873.14	41,567.58	46,023.14	40,050.42	41,583.56	50,697.94	47,070.40	45,181.30	43,781.91	44,016.16	43,707.20	39,491.21
Locales	(867.85)	(8.69%)	9,981.74	9,420.00	23,555.04	13,276.12	9,059.89	12,116.99	13,625.90	10,025.71	10,112.73	10,320.97	10,882.73	9,743.45	9,113.88

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(867.85)	(8.69%)	9,981.74	9,420.00	23,555.04	13,276.12	9,059.89	12,116.99	13,625.90	10,025.71	10,112.73	10,320.97	10,882.73	9,743.45	9,113.88
A la Vista	(228.72)	(3.15%)	7,253.87	5,849.54	12,022.17	10,672.81	7,181.80	10,102.50	11,677.45	8,380.53	8,524.62	8,646.98	9,134.46	7,657.93	7,025.16
A Plazo	(1,127.77)	(49.87%)	2,261.37	3,003.57	2,872.65	2,128.55	1,421.55	1,421.55	1,510.65	1,108.66	1,108.66	1,108.66	1,233.60	1,233.60	1,133.60
De Ahorros	488.63	104.75%	466.50	566.90	8,660.22	474.76	456.54	592.95	437.79	536.53	479.45	565.33	514.68	851.92	955.13
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	3,905.89	14.76%	26,471.43	26,453.13	18,012.54	32,747.02	30,990.53	29,466.57	37,072.04	37,044.69	35,068.57	33,460.94	33,133.43	33,963.75	30,377.33
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	3,905.89	14.76%	26,471.43	26,453.13	18,012.54	32,747.02	30,990.53	29,466.57	37,072.04	37,044.69	35,068.57	33,460.94	33,133.43	33,963.75	30,377.33
A la Vista	(4,517.42)	(46.25%)	9,767.00	9,755.03	8,881.87	14,960.69	12,341.88	8,179.50	13,848.86	12,501.14	10,799.35	7,235.50	8,102.30	8,274.56	5,249.58
A Plazo	2,824.30	55.17%	5,118.85	4,662.33	4,662.70	4,663.12	5,725.02	5,725.44	7,205.27	8,830.55	8,892.28	8,892.28	8,002.86	7,943.16	7,943.16
De Ahorros	5,599.01	48.33%	11,585.58	12,035.77	4,467.97	13,123.21	12,923.63	15,561.63	16,017.91	15,713.00	15,376.94	17,333.16	17,028.27	17,746.03	17,184.59
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(1,204.64)	(57.53%)	2,093.78	1,456.02	2,429.47	5,434.68	1,682.01	2,589.85	835.87	493.02	444.38	1,064.93	394.29	448.99	889.14
Locales	(1,276.94)	(63.94%)	1,997.15	1,358.76	2,323.39	5,313.52	1,608.05	2,500.20	729.49	440.70	366.21	968.47	275.89	305.73	720.20
Extranjero	72.31	74.83%	96.63	97.26	106.08	121.17	73.97	89.66	106.38	52.32	78.18	96.46	118.40	143.25	168.94
PATRIMONIO	8,085.92	156.11%	5,179.69	12,524.21	12,569.30	12,532.87	12,687.06	12,723.96	12,511.69	12,539.78	12,233.74	11,892.32	11,967.35	11,955.10	13,265.61
Capital	8,750.00	166.67%	5,250.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	14,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	249.59	1,469.13%	16.99	36.43	208.93	714.64	920.08	709.18	800.45	775.48	950.40	830.79	694.06	690.48	266.58
Provisiones Dinámicas	230.03	1,353.99%	16.99	36.43	208.93	241.80	241.80	247.02	247.02	247.02	247.02	247.02	247.02	247.02	247.02
Otras Reservas	19.56	0.00%	0.00	0.00	0.00	472.84	678.28	462.16	553.43	528.46	703.38	583.77	447.04	443.46	19.56

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	178.73	(41.73%)	(428.32)	(19.44)	(191.94)	(697.65)	(903.09)	(692.19)	(783.46)	(758.49)	(933.41)	(813.80)	(677.07)	(673.49)	(249.59)
Utilidad de Periodo	(295.88)	(69.08%)	428.32	41.33	49.76	61.45	93.73	104.73	113.55	125.73	98.59	112.44	122.77	134.17	132.44
Ganancia o Perdida en Valores Disponibles para la Venta	(796.52)	912.42%	(87.30)	(34.10)	2.55	(45.57)	76.35	102.24	(118.86)	(102.95)	(381.84)	(737.11)	(672.41)	(696.05)	(883.82)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>9,919.32</b>	<b>22.68%</b>	<b>43,726.64</b>	<b>49,853.37</b>	<b>56,566.35</b>	<b>63,990.70</b>	<b>54,419.49</b>	<b>56,897.38</b>	<b>64,045.50</b>	<b>60,103.20</b>	<b>57,859.43</b>	<b>56,739.16</b>	<b>56,377.80</b>	<b>56,111.29</b>	<b>53,645.96</b>