

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

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,542.92	4,020.71	5,345.32	8,461.91	13,472.80	19,022.00	17,703.03	19,835.25	19,359.77
ACTIVOS LIQUIDOS	1,527.56	369.01	798.66	1,941.18	3,051.17	2,994.34	2,523.79	2,775.78	7,313.64
TOTAL DE PRESTAMOS	1,530.14	3,014.60	4,138.50	4,984.09	4,896.38	5,540.99	5,737.30	4,814.69	4,302.56
LOCALES	1,530.14	3,014.60	4,138.50	4,984.09	4,896.38	5,540.99	5,737.30	4,814.69	4,302.56
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	4,578.33	9,420.94	8,342.18	11,510.80	7,123.01
TOTAL DE DEPOSITOS	105.78	588.96	1,928.93	2,402.93	10,467.00	15,748.65	12,819.43	13,084.26	13,165.90
LOCALES	105.78	588.96	927.33	1,880.45	7,565.32	14,015.14	11,790.87	11,925.95	10,354.81
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	105.78	588.96	927.33	1,880.45	7,565.32	14,015.14	11,790.87	11,925.95	10,354.81
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	0.00	0.00	1,001.60	522.48	2,901.67	1,733.51	1,028.56	1,158.31	2,811.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	1,001.60	522.48	2,901.67	1,733.51	1,028.56	1,158.31	2,811.09
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,240.95	3,194.94	3,170.54	3,195.13	2,589.58	2,669.80	3,923.00	4,198.44	3,924.44
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,771.46	2,010.35	2,672.66	6,100.07	8,507.86	11,521.35	11,524.18	14,148.58	16,416.28
ACTIVOS GENERADORES DE INGRESOS	765.07	1,507.30	2,069.25	2,719.33	5,502.43	8,988.27	9,108.99	10,654.79	10,450.14
TOTAL DE PRESTAMOS	765.07	1,507.30	2,069.25	2,719.33	3,213.26	4,277.80	4,937.90	4,899.39	4,599.47
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	2,289.17	4,710.47	4,171.09	5,755.40	5,850.67
PATRIMONIO TOTAL	1,620.47	1,597.47	1,585.27	3,183.81	2,915.26	2,932.37	3,546.77	3,696.79	3,257.01
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	90.69	112.61	287.11	517.18	804.76	365.23	784.38	1,176.38	1,415.90
EGRESOS DE OPERACIONES	4.82	0.94	10.88	37.28	155.23	143.64	262.56	337.35	389.20
INGRESO NETO DE INTERESES	85.87	111.67	276.23	479.90	649.53	221.59	521.82	839.03	1,026.70

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OTROS INGRESOS	219.58	18.21	50.88	96.30	308.47	92.74	274.72	375.34	741.03
INGRESO DE OPERACIONES	305.45	129.88	327.12	576.20	958.00	314.33	796.54	1,214.37	1,767.73
EGRESOS GENERALES	301.37	164.81	369.95	581.44	869.69	261.62	577.35	948.35	1,304.72
UTILIDAD ANTES DE PROVISIONES	4.08	(34.93)	(42.84)	(5.24)	88.31	52.71	219.19	266.02	463.00
UTILIDAD DEL PERIODO	(11.38)	(55.87)	(70.78)	(46.19)	(655.15)	19.21	143.69	148.52	279.82
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.46	18.73	94.81	231.66	425.81	661.12	536.85	465.19
TOTAL PROVISIONES PARA PRESTAMOS	15.46	36.40	55.40	68.41	758.91	792.41	822.03	864.03	466.03
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.02	0.45	1.90	4.73	7.68	11.52	11.15	10.81
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	7,920.53	295.73	72.16	327.59	186.10	124.34	160.94	100.18
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.01	1.21	1.34	1.37	15.50	14.30	14.33	17.95	10.83
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	91.48	79.46	59.31	37.76	19.22	14.04	22.16	21.17	20.27
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	211.81	105.98	76.61	64.11	27.33	17.84	27.86	25.72	34.35
PATRIMONIO / PRESTAMOS TOTALES (%)	211.81	105.98	76.61	64.11	52.89	48.18	68.38	87.20	91.21
INDICE DE ADECUACION DE CAPITAL	107.75	90.55	78.96	49.80	20.91	34.90	52.27	22.92	35.86
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	1,444.15	62.65	41.40	80.78	29.15	19.01	19.69	21.21	55.55
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	43.12	9.18	14.94	22.94	22.65	15.74	14.26	13.99	37.78
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	1,444.15	62.65	41.40	80.78	72.89	78.83	84.76	109.19	109.65
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(1.49)	(14.83)	(6.84)	(2.26)	(11.91)	0.85	3.15	1.86	2.68
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.64)	(11.12)	(5.30)	(1.01)	(7.70)	0.67	2.49	1.40	1.70
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(0.70)	(13.99)	(8.93)	(1.93)	(22.47)	2.62	8.10	5.36	8.59
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.85	29.88	27.75	25.36	14.63	16.25	17.22	14.72	13.55
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.63	0.25	1.05	1.83	2.82	6.39	5.76	4.22	3.72
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	11.22	29.63	26.70	23.53	11.80	9.86	11.46	10.50	9.82

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	18.77	19.18	20.72	21.04	20.67	19.80	19.56	18.34	18.69
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	0.00	0.00	5.98	5.87	5.84	6.01	5.64	5.67	4.17
PERSONA JURIDICA	4.75	4.75	5.86	5.08	5.12	4.79	4.00	3.31	4.37