

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

ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2018 (En Miles de Balboas)

	2016		2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
BALANCE DE SITUACION										
TOTAL DE ACTIVOS	60,529.98	69,174.10	84,655.67	84,490.95	76,956.16	78,680.04	83,608.75	79,600.63	0.00	
ACTIVOS LIQUIDOS	8,853.91	17,744.29	21,493.66	12,481.53	9,173.32	15,121.16	17,906.39	14,112.04	0.00	
TOTAL DE PRESTAMOS	15,358.95	13,616.51	12,340.54	11,057.48	11,587.04	10,493.16	9,448.27	9,581.35	0.00	
LOCALES	15,358.95	13,616.51	12,340.54	11,057.48	11,587.04	10,493.16	9,432.27	9,365.35	0.00	
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	16.00	216.00	0.00	
TOTAL DE INVERSIONES	34,611.60	35,937.93	48,793.70	58,993.29	54,414.17	50,874.82	54,367.38	53,869.21	0.00	
TOTAL DE DEPOSITOS	41,737.87	52,982.86	68,664.79	65,156.52	61,750.25	64,901.52	70,860.73	67,048.46	0.00	
LOCALES	13,877.89	14,855.78	29,874.75	25,470.94	16,713.54	20,288.39	27,354.69	24,943.08	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	13,877.89	14,855.78	29,874.75	25,470.94	16,713.54	20,288.39	27,354.69	24,943.08	0.00	
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
EXTRANJEROS	27,859.98	38,127.08	38,790.04	39,685.58	45,036.72	44,613.13	43,506.04	42,105.38	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	27,859.98	38,127.08	38,790.04	39,685.58	45,036.72	44,613.13	43,506.04	42,105.38	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	13,807.46	14,219.89	14,186.63	14,022.34	13,241.75	11,880.69	10,696.04	10,522.90	0.00	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	57,072.32	62,755.51	77,454.48	70,349.81	68,743.07	73,927.07	84,132.21	82,045.79	0.00	
ACTIVOS GENERADORES DE INGRESOS	44,127.35	45,093.04	50,348.20	56,407.80	57,985.88	55,461.21	62,474.94	66,750.67	0.00	
TOTAL DE PRESTAMOS	18,437.09	16,572.63	15,223.06	13,825.87	13,472.99	12,054.83	10,894.40	10,319.42	0.00	
TOTAL DE INVERSIONES	25,690.25	28,520.41	35,125.13	42,581.93	44,512.89	43,406.37	51,580.54	56,431.25	0.00	
PATRIMONIO TOTAL	13,528.94	13,903.47	14,076.11	14,180.57	13,524.61	13,050.29	12,441.34	12,272.62	0.00	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	3,673.39	884.58	1,830.25	2,865.25	3,907.18	931.78	1,962.59	2,887.34	0.00	
EGRESOS DE OPERACIONES	962.69	279.68	691.42	1,160.47	1,659.03	477.35	986.90	1,521.09	0.00	

INGRESO NETO DE INTERESES	2,710.70	604.90	1,138.83	1,704.79	2,248.15	454.43	975.70	1,366.25	0.00
OTROS INGRESOS	809.46	124.92	213.32	359.80	476.11	83.72	166.02	256.61	0.00
INGRESO DE OPERACIONES	3,520.15	729.82	1,352.15	2,064.59	2,724.26	538.15	1,141.72	1,622.86	0.00
EGRESOS GENERALES	3,601.00	813.70	1,713.06	2,836.09	4,053.68	988.11	1,991.21	2,963.54	0.00
UTILIDAD ANTES DE PROVISIONES	(80.84)	(83.88)	(360.91)	(771.51)	(1,329.41)	(449.95)	(849.49)	(1,340.68)	0.00
UTILIDAD DEL PERIODO	13.10	(29.47)	(361.89)	(789.08)	(1,380.28)	(468.30)	(953.13)	(1,480.92)	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	429.08	397.62	369.27	349.79	344.58	379.39	328.56	428.25	0.00
TOTAL PROVISIONES PARA PRESTAMOS	465.60	377.65	373.02	315.75	303.29	284.63	277.61	330.01	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.79	2.92	2.99	3.16	2.97	3.62	3.48	4.47	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	108.51	94.98	101.02	90.27	88.02	75.02	84.49	77.06	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.03	2.77	3.02	2.86	2.62	2.71	2.94	3.44	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	22.81	20.56	16.76	16.60	17.21	15.10	12.79	13.22	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	27.63	28.70	23.21	20.02	20.06	19.36	16.76	16.58	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	89.90	104.43	114.96	126.81	114.28	113.22	113.21	109.83	0.00
INDICE DE ADECUACION DE CAPITAL	28.04	27.28	24.93	21.98	24.46	22.01	18.77	18.91	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	21.21	33.49	31.30	19.16	14.86	23.30	25.27	21.05	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.63	25.65	25.39	14.77	11.92	19.22	21.42	17.73	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	104.14	101.32	102.36	109.70	102.98	101.69	101.99	101.39	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.03	(0.26)	(1.44)	(1.87)	(2.38)	(3.38)	(3.05)	(2.96)	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.02	(0.19)	(0.93)	(1.50)	(2.01)	(2.53)	(2.27)	(2.41)	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.10	(0.85)	(5.14)	(7.42)	(10.21)	(14.35)	(15.32)	(16.09)	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.32	7.85	7.27	6.77	6.74	6.72	6.28	5.77	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.48	2.75	2.74	2.86	3.44	3.16	3.04	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.14	5.37	4.52	4.03	3.88	3.28	3.12	2.73	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	102.30	111.49	126.69	137.37	148.80	183.61	174.40	182.61	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.83	1.11	0.85	0.85	0.82	0.60	0.53	0.51	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	73.00	71.00	73.00	74.00	70.00	68.00	65.00	63.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	210.40	191.78	169.05	149.43	165.53	154.31	145.36	152.08	0.00
DEPOSITOS TOTALES / EMPLEADOS	571.75	746.24	940.61	880.49	882.15	954.43	1,090.17	1,064.26	0.00
UTILIDAD NETA / EMPLEADOS	0.18	(0.42)	(4.96)	(10.66)	(19.72)	(6.89)	(14.66)	(23.51)	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.90	22.79	20.50	50.32	27.14	13.74	(1.24)	(5.79)	0.00

PRESTAMOS (%)	(28.61)	(30.27)	(31.84)	(33.37)	(24.56)	(22.94)	(23.44)	(13.35)	0.00
LOCALES (%)	(28.61)	(30.27)	(31.84)	(33.37)	(24.56)	(22.94)	(23.57)	(15.30)	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	5.69	26.89	61.83	61.84	47.95	22.50	3.20	2.90	0.00
LOCALES (%)	52.27	10.31	170.31	169.83	20.43	36.57	(8.44)	(2.07)	0.00
EXTRANJEROS (%)	(8.29)	34.78	23.62	28.77	61.65	17.01	12.16	6.10	0.00
PATRIMONIO (%)	4.20	4.66	1.58	(2.21)	(4.10)	(16.45)	(24.60)	(24.96)	0.00
UTILIDAD NETA (%)	(88.83)	(376.97)	(2,429.84)	(4,113.38)	(10,634.90)	1,489.27	163.38	87.68	0.00
CLASIFICACION PRESTAMOS									
NORMAL	14,973.38	13,269.45	11,989.75	10,766.67	11,282.99	10,247.92	9,197.94	9,408.18	0.00
MENCION ESPECIAL	234.47	168.78	201.65	182.31	270.25	146.12	156.99	62.60	0.00
SUBNORMAL	155.90	87.09	83.38	32.28	34.28	91.67	62.84	102.97	0.00
DUDOSO	132.28	168.15	113.07	109.80	91.76	44.69	121.24	55.87	0.00
IRRECUPERABLE	328.53	300.68	325.72	282.17	211.06	247.38	186.86	281.73	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.35	0.00
AL POR MENOR	19.04	17.59	16.14	16.03	15.31	14.63	14.79	13.48	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	7.06	7.06	6.97	6.97	7.34	7.46	7.98	8.48	0.00
PRESTAMO PERSONAL AUTO	9.98	9.99	10.00	10.01	10.03	10.02	11.15	11.16	0.00
PRESTAMO PERSONAL	11.15	11.20	11.43	11.28	11.46	10.55	9.94	9.77	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	3.92	4.17	4.19	4.25	4.25	4.25	4.25	3.81	0.00
PERSONA JURIDICA	3.11	3.41	3.65	3.68	3.74	3.60	3.46	3.46	0.00