

MERCANTIL BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	200,965.97	205,746.54	221,989.29	228,805.07	214,144.08	211,741.44	227,758.96	0.00	0.00
ACTIVOS LIQUIDOS	35,010.41	37,834.72	63,263.83	51,471.07	30,262.12	20,643.33	28,681.03	0.00	0.00
TOTAL DE PRESTAMOS	116,307.02	113,652.89	128,000.04	144,433.04	151,734.04	159,027.39	173,546.09	0.00	0.00
LOCALES	110,957.02	108,322.89	123,470.05	139,813.04	148,562.04	155,855.39	169,672.09	0.00	0.00
EXTRANJEROS	5,350.00	5,330.00	4,530.00	4,620.00	3,172.00	3,172.00	3,874.00	0.00	0.00
TOTAL DE INVERSIONES	26,326.28	48,514.35	24,389.00	25,801.89	24,488.51	24,268.73	18,130.40	0.00	0.00
TOTAL DE DEPOSITOS	122,925.86	124,389.49	146,647.40	148,921.71	160,391.94	161,126.81	178,479.16	0.00	0.00
LOCALES	35,751.47	36,475.63	38,254.24	47,853.65	50,872.27	49,785.59	68,907.10	0.00	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	35,751.47	36,475.63	37,845.34	47,281.88	50,329.10	48,338.90	56,796.24	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	408.91	571.76	543.17	1,446.69	12,110.86	0.00	0.00
EXTRANJEROS	87,174.39	87,913.85	108,393.16	101,068.06	109,519.67	111,341.22	109,572.06	0.00	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	87,134.42	86,810.88	107,258.16	100,992.96	98,044.67	99,854.94	109,052.04	0.00	0.00
DEPOSITOS DE BANCOS	39.97	1,102.97	1,135.00	75.10	11,475.00	11,486.28	520.02	0.00	0.00
PATRIMONIO TOTAL	67,774.69	71,659.83	72,416.63	75,681.92	46,122.00	46,699.81	46,423.24	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	165,522.04	187,462.15	194,846.28	203,892.98	207,555.02	208,743.99	224,874.13	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	115,325.46	137,297.95	140,416.87	151,847.45	159,427.92	172,731.68	172,032.77	0.00	0.00
TOTAL DE PRESTAMOS	85,425.29	91,348.94	110,014.35	124,175.53	134,020.53	136,340.14	150,773.07	0.00	0.00
TOTAL DE INVERSIONES	29,900.17	45,949.01	30,402.51	27,671.92	25,407.40	36,391.54	21,259.70	0.00	0.00
PATRIMONIO TOTAL	52,011.69	61,166.64	63,027.02	67,964.30	56,948.34	59,179.82	59,419.93	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,296.98	2,258.38	4,303.10	6,673.55	9,178.85	2,485.28	5,005.74	0.00	0.00
EGRESOS DE OPERACIONES	3,763.28	685.92	1,088.66	1,688.90	2,292.29	577.94	1,190.27	0.00	0.00
INGRESO NETO DE INTERESES	4,533.70	1,572.46	3,214.44	4,984.65	6,886.56	1,907.34	3,815.47	0.00	0.00

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OTROS INGRESOS	34,073.33	4,491.89	5,457.82	8,810.69	10,887.03	694.34	786.40	0.00	0.00
INGRESO DE OPERACIONES	38,607.04	6,064.35	8,672.27	13,795.34	17,773.59	2,601.67	4,601.87	0.00	0.00
EGRESOS GENERALES	5,210.91	1,803.34	3,217.44	4,734.82	7,415.24	1,673.28	3,509.47	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	33,396.13	4,261.01	5,454.82	9,060.52	10,358.35	928.39	1,092.41	0.00	0.00
UTILIDAD DEL PERIODO	31,199.04	4,141.42	4,926.91	8,183.15	8,738.80	553.22	449.35	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	512.58	757.51	934.06	1,605.74	3,023.98	2,436.34	3,441.59	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,641.32	2,760.90	3,169.23	3,518.69	4,090.87	4,466.04	4,733.93	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.44	0.67	0.73	1.11	1.99	1.53	1.98	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	515.29	364.47	339.30	219.13	135.28	183.31	137.55	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.27	2.43	2.48	2.44	2.70	2.81	2.73	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	33.72	34.83	32.62	33.08	21.54	22.06	20.38	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	47.52	44.19	47.52	44.46	26.17	25.48	24.22	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	58.27	63.05	56.58	52.40	30.40	29.37	26.75	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	45.87	55.66	50.82	50.02	28.32	28.16	26.80	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.48	30.42	43.14	34.56	18.87	12.81	16.07	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.42	18.39	28.50	22.50	14.13	9.75	12.59	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.90	69.42	59.77	51.89	34.14	27.87	26.23	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	27.05	12.07	7.02	7.19	5.48	1.28	0.52	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	18.85	8.84	5.06	5.35	4.21	1.06	0.40	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	59.98	27.08	15.63	16.05	15.35	3.74	1.51	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.19	6.58	6.13	5.86	5.76	5.76	5.82	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.26	2.00	1.55	1.48	1.44	1.34	1.38	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.93	4.58	4.58	4.38	4.32	4.42	4.44	0.00	0.00

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ZONA LIBRE	6.26	6.18	6.35	6.08	5.91	6.23	6.19	0.00	0.00
RESTO DEL PAIS	6.99	7.13	7.02	7.03	6.83	6.79	6.98	0.00	0.00
AL POR MENOR	6.63	6.66	7.18	7.17	6.43	6.16	6.20	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.61	6.68	6.88	6.55	6.78	6.66	6.30	0.00	0.00
PRESTAMO PERSONAL AUTO	8.21	7.83	7.65	7.64	7.45	7.48	7.35	0.00	0.00
PRESTAMO PERSONAL	7.55	7.56	7.69	7.20	7.78	7.48	7.86	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	3.11	3.02	2.96	2.78	2.68	2.79	2.93	0.00	0.00
PERSONA JURIDICA	2.71	2.76	2.77	2.75	2.90	2.89	2.98	0.00	0.00