

METROBANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,058,530.39	1,085,627.07	1,108,274.52	1,109,026.98	1,127,147.60	1,144,857.54	1,214,007.83	1,223,649.05	0.00
ACTIVOS LIQUIDOS	121,903.78	140,171.58	111,396.58	94,899.08	120,747.16	93,892.06	115,142.75	90,736.48	0.00
TOTAL DE PRESTAMOS	642,869.23	649,725.71	692,963.61	716,584.27	709,153.77	737,351.21	763,359.52	813,013.79	0.00
LOCALES	548,859.26	552,092.61	576,259.17	566,545.61	559,563.33	565,228.29	592,035.86	606,621.30	0.00
EXTRANJEROS	94,009.97	97,633.09	116,704.45	150,038.66	149,590.44	172,122.92	171,323.67	206,392.50	0.00
TOTAL DE INVERSIONES	260,883.85	263,844.64	271,231.73	265,577.59	266,939.67	283,754.81	304,196.66	289,040.59	0.00
TOTAL DE DEPOSITOS	901,567.32	919,821.43	948,497.39	943,906.88	944,250.93	970,751.31	994,435.54	1,005,248.58	0.00
LOCALES	813,133.02	827,136.68	852,281.49	847,495.93	851,047.27	876,757.79	902,360.12	912,963.06	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	786,504.60	802,341.09	831,973.26	838,536.74	840,779.61	863,433.06	883,396.19	897,286.26	0.00
DEPOSITOS DE BANCOS	26,628.43	24,795.59	20,308.23	8,959.19	10,267.67	13,324.74	18,963.93	15,676.80	0.00
EXTRANJEROS	88,434.30	92,684.75	96,215.90	96,410.94	93,203.66	93,993.52	92,075.42	92,285.51	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	88,434.30	92,684.75	96,215.90	96,410.94	93,203.66	93,993.52	92,075.42	92,285.51	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	96,844.25	100,030.98	99,319.40	100,729.60	121,505.13	124,865.95	126,544.46	129,114.72	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	986,051.81	1,008,630.48	1,044,060.61	1,059,648.12	1,092,838.99	1,115,242.31	1,161,141.18	1,166,338.01	0.00
ACTIVOS GENERADORES DE INGRESOS	837,495.72	861,642.76	887,546.74	928,180.24	939,923.26	967,338.18	1,015,875.76	1,042,108.12	0.00
TOTAL DE PRESTAMOS	607,829.26	620,013.34	638,157.05	669,353.63	676,011.50	693,538.46	728,161.57	764,799.03	0.00
TOTAL DE INVERSIONES	229,666.46	241,629.42	249,389.69	258,826.61	263,911.76	273,799.72	287,714.19	277,309.09	0.00
PATRIMONIO TOTAL	90,637.85	93,168.32	94,244.01	97,887.29	109,174.69	112,448.47	112,931.93	114,922.16	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	47,278.62	12,830.71	26,254.95	40,196.93	54,516.03	14,527.15	30,003.60	45,888.01	0.00
EGRESOS DE OPERACIONES	29,805.49	8,102.24	16,609.83	25,397.07	34,764.44	9,201.17	18,845.50	29,261.24	0.00

INGRESO NETO DE INTERESES	17,473.13	4,728.46	9,645.12	14,799.86	19,751.60	5,325.98	11,158.10	16,626.78	0.00
OTROS INGRESOS	9,485.08	3,530.13	7,644.17	9,036.97	10,523.59	1,499.50	5,426.78	7,461.48	0.00
INGRESO DE OPERACIONES	26,958.22	8,258.59	17,289.29	23,836.83	30,275.19	6,825.48	16,584.88	24,088.26	0.00
EGRESOS GENERALES	16,889.02	4,861.62	9,660.76	14,059.92	18,795.62	4,756.37	10,325.02	14,827.35	0.00
UTILIDAD ANTES DE PROVISIONES	10,069.20	3,396.97	7,628.53	9,776.91	11,479.57	2,069.11	6,259.86	9,260.90	0.00
UTILIDAD DEL PERIODO	7,642.87	3,338.47	7,097.85	8,736.66	10,126.92	1,825.64	6,005.99	7,061.45	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,489.74	5,532.48	3,889.05	4,208.91	2,148.15	1,656.33	3,272.69	11,225.94	0.00
TOTAL PROVISIONES PARA PRESTAMOS	4,516.02	4,569.75	5,028.15	5,507.82	2,408.48	2,393.78	2,178.62	4,124.27	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.70	0.85	0.56	0.59	0.30	0.22	0.43	1.38	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	100.59	82.60	129.29	130.86	112.12	144.52	66.57	36.74	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.70	0.70	0.73	0.77	0.34	0.32	0.29	0.51	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.15	9.21	8.96	9.08	10.78	10.91	10.42	10.55	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	10.72	10.95	10.30	10.26	12.45	12.23	11.85	11.72	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.06	15.40	14.33	14.06	17.13	16.93	16.58	15.88	0.00
INDICE DE ADECUACION DE CAPITAL	12.03	12.12	11.25	12.81	15.68	14.20	14.39	14.42	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.52	15.24	11.74	10.05	12.79	9.67	11.58	9.03	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.52	12.91	10.05	8.56	10.71	8.20	9.48	7.42	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.46	43.92	40.34	38.19	41.06	38.90	42.17	37.78	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.91	1.55	1.60	1.26	1.08	0.75	1.18	0.90	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.78	1.32	1.36	1.10	0.93	0.65	1.03	0.81	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.43	14.33	15.06	11.90	9.28	6.49	10.64	8.19	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.65	5.96	5.92	5.77	5.80	6.01	5.91	5.87	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.56	3.76	3.74	3.65	3.70	3.80	3.71	3.74	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.09	2.20	2.17	2.13	2.10	2.20	2.20	2.13	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.65	58.87	55.88	58.98	62.08	69.69	62.26	61.55	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.13	1.64	1.72	1.30	1.12	0.62	1.07	0.95	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	233.00	234.00	246.00	239.00	239.00	258.00	259.00	260.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	0.00
PRESTAMOS / EMPLEADOS	2,759.10	2,776.61	2,816.93	2,998.26	2,967.17	2,857.95	2,947.33	3,126.98	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,869.39	3,930.86	3,855.68	3,949.40	3,950.84	3,762.60	3,839.52	3,866.34	0.00
UTILIDAD NETA / EMPLEADOS	32.80	14.27	28.85	36.56	42.37	7.08	23.19	27.16	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	15.87	16.53	13.11	9.78	6.48	5.46	9.54	10.34	0.00

PRESTAMOS (%)	12.23	10.07	18.79	15.18	10.31	13.49	10.16	13.46	0.00
LOCALES (%)	4.92	2.02	11.49	5.79	1.95	2.38	2.74	7.07	0.00
EXTRANJEROS (%)	89.25	98.65	75.49	73.26	59.12	76.30	46.80	37.56	0.00
DEPOSITOS (%)	18.47	17.73	15.26	10.85	4.73	5.54	4.84	6.50	0.00
LOCALES (%)	21.04	20.21	15.43	13.03	4.66	6.00	5.88	7.72	0.00
EXTRANJEROS (%)	(0.84)	(0.55)	13.74	(5.18)	5.39	1.41	(4.30)	(4.28)	0.00
PATRIMONIO (%)	14.70	15.90	11.38	5.98	25.46	24.83	27.41	28.18	0.00
UTILIDAD NETA (%)	5.33	378.25	95.93	64.22	32.50	(45.32)	(15.38)	(19.17)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	641,864.41	647,843.55	692,429.68	713,993.63	694,141.20	714,143.35	743,117.11	790,521.36	0.00
MENCION ESPECIAL	122.57	422.49	605.35	2,427.33	14,769.35	23,096.83	18,683.43	13,860.28	0.00
SUBNORMAL	115.01	298.48	193.29	308.79	290.08	357.84	1,631.92	8,968.53	0.00
DUDOSO	1,094.35	914.47	1,045.12	1,802.01	1,471.48	1,456.03	958.27	2,005.47	0.00
IRRECUPERABLE	4,188.91	4,816.46	3,718.32	3,560.33	890.14	690.95	1,147.42	1,782.42	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.54	5.52	5.48	5.44	5.39	5.60	5.73	5.79	0.00
AL POR MENOR	6.81	6.83	6.74	6.76	6.81	6.95	6.83	6.76	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.95	4.91	4.91	4.90	4.94	4.93	4.98	4.97	0.00
PRESTAMO PERSONAL AUTO	7.00	7.00	7.00	7.00	7.00	7.58	7.50	6.00	0.00
PRESTAMO PERSONAL	4.46	4.46	4.46	4.48	4.51	4.54	4.57	4.69	0.00
TARJETA DE CREDITO	13.36	13.32	13.26	13.24	13.31	13.28	13.27	13.23	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.35	4.36	4.35	4.36	4.37	4.37	4.40	4.41	0.00
PERSONA JURIDICA	4.21	4.25	4.21	4.24	4.26	4.31	4.34	4.36	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016