

MMG BANK CORPORATION
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	466,531.68	467,373.54	455,109.24	467,721.17	463,915.34	481,076.06	472,472.89	498,788.70	454,835.43
ACTIVOS LIQUIDOS	143,083.41	150,325.77	134,715.30	122,001.03	112,438.63	111,584.22	132,226.69	159,683.80	124,443.09
TOTAL DE PRESTAMOS	23,151.90	25,135.30	33,480.99	39,163.93	42,170.12	53,882.45	46,425.25	35,681.95	39,052.39
LOCALES	20,081.54	21,628.82	29,984.77	35,694.62	37,099.28	48,719.27	41,491.01	31,364.24	32,088.44
EXTRANJEROS	3,070.36	3,506.48	3,496.22	3,469.32	5,070.84	5,163.18	4,934.24	4,317.72	6,963.95
TOTAL DE INVERSIONES	287,535.38	279,119.35	273,628.49	292,524.92	294,884.15	300,883.66	278,328.74	288,166.50	274,783.75
TOTAL DE DEPOSITOS	424,119.24	428,701.67	415,842.47	425,555.31	414,964.57	438,706.98	427,041.38	452,482.40	404,089.94
LOCALES	248,377.66	233,738.68	248,868.75	243,440.74	258,943.46	265,466.83	257,462.32	267,092.83	249,567.09
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	247,519.21	228,967.11	248,093.87	237,568.29	251,926.99	254,599.98	246,810.34	245,596.21	235,703.80
DEPOSITOS DE BANCOS	858.46	4,771.57	774.87	5,872.45	7,016.47	10,866.85	10,651.98	21,496.63	13,863.29
EXTRANJEROS	175,741.58	194,962.99	166,973.72	182,114.56	156,021.11	173,240.15	169,579.06	185,389.56	154,522.85
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	166,204.36	180,093.31	156,291.94	171,379.35	145,569.93	158,978.58	159,394.45	175,908.84	144,662.58
DEPOSITOS DE BANCOS	9,537.22	14,869.67	10,681.78	10,735.21	10,451.18	14,261.57	10,184.62	9,480.72	9,860.27
PATRIMONIO TOTAL	29,445.74	31,343.71	33,468.20	35,125.40	30,569.46	33,097.41	35,415.35	38,041.69	31,007.26
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	412,157.86	445,740.47	492,953.02	456,866.08	465,223.51	474,224.80	463,791.06	483,254.94	459,375.39
ACTIVOS GENERADORES DE INGRESOS	260,090.30	285,350.98	332,517.13	306,949.57	323,870.78	329,510.38	315,931.74	327,768.65	325,445.21
TOTAL DE PRESTAMOS	22,470.08	23,057.37	27,827.96	28,798.29	32,661.01	39,508.87	39,953.12	37,422.94	40,611.26
TOTAL DE INVERSIONES	237,620.22	262,293.61	304,689.17	278,151.28	291,209.77	290,001.50	275,978.61	290,345.71	284,833.95
PATRIMONIO TOTAL	28,214.08	29,856.70	31,811.44	33,706.04	30,007.60	32,220.56	34,441.78	36,583.55	30,788.36
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	5,629.01	1,563.95	3,296.73	5,242.47	7,312.30	2,178.41	4,359.47	6,383.95	8,316.84
EGRESOS DE OPERACIONES	2,584.18	757.69	1,479.04	2,363.57	3,368.84	684.43	1,493.34	2,299.39	3,269.91

INGRESO NETO DE INTERESES	3,044.83	806.26	1,817.70	2,878.90	3,943.47	1,493.98	2,866.13	4,084.56	5,046.93
OTROS INGRESOS	10,633.84	2,874.28	6,115.41	9,453.57	12,750.94	3,259.13	6,696.62	10,789.79	14,388.64
INGRESO DE OPERACIONES	13,678.67	3,680.53	7,933.11	12,332.47	16,694.41	4,753.11	9,562.75	14,874.35	19,435.56
EGRESOS GENERALES	7,248.45	2,124.41	4,293.97	6,640.95	9,051.04	2,574.11	5,178.98	7,627.85	10,368.18
UTILIDAD ANTES DE PROVISIONES	6,430.21	1,556.12	3,639.14	5,691.52	7,643.37	2,179.00	4,383.76	7,246.50	9,067.38
UTILIDAD DEL PERIODO	6,440.78	1,556.12	3,639.14	5,641.15	7,590.08	2,176.73	4,378.52	7,210.63	9,029.66
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	0.00	0.00	50.37	53.28	55.55	58.53	89.15	91.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.13	0.13	0.10	0.13	0.25	0.23
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.31	6.71	7.35	7.51	6.59	6.88	7.50	7.63	6.82
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.48	10.30	10.90	10.59	9.07	9.33	10.91	11.75	9.88
PATRIMONIO / PRESTAMOS TOTALES (%)	127.18	124.70	99.96	89.69	72.49	61.43	76.28	106.61	79.40
INDICE DE ADECUACION DE CAPITAL	18.00	19.50	22.07	24.11	20.25	20.74	22.17	16.73	15.34
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	33.74	35.07	32.40	28.67	27.10	25.43	30.96	35.29	30.80
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	30.67	32.16	29.60	26.08	24.24	23.19	27.99	32.01	27.36
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	101.53	100.17	98.20	97.41	98.16	94.02	96.14	98.98	98.80
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.48	2.18	2.19	2.45	2.34	2.64	2.77	2.93	2.77
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.56	1.40	1.48	1.65	1.63	1.84	1.89	1.99	1.97
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.83	20.85	22.88	22.32	25.29	27.02	25.43	26.28	29.33
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.16	2.19	1.98	2.28	2.26	2.64	2.76	2.60	2.56
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.99	1.06	0.89	1.03	1.04	0.83	0.95	0.94	1.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.17	1.13	1.09	1.25	1.22	1.81	1.81	1.66	1.55
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	52.99	57.72	54.13	53.85	54.22	54.16	54.16	51.28	53.35
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.09	4.03	3.68	4.11	3.94	3.96	4.24	4.39	4.42
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	115.00	123.00	133.00	136.00	143.00	145.00	145.00	155.00	157.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	201.32	204.35	251.74	287.97	294.90	371.60	320.17	230.21	248.74
DEPOSITOS TOTALES / EMPLEADOS	3,687.99	3,485.38	3,126.64	3,129.08	2,901.85	3,025.57	2,945.11	2,919.24	2,573.82
UTILIDAD NETA / EMPLEADOS	56.01	12.65	27.36	41.48	53.08	15.01	30.20	46.52	57.51
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	30.39	10.20	(14.26)	4.87	(0.56)	2.93	3.82	6.64	(1.96)

PRESTAMOS (%)	6.26	19.81	50.99	112.47	82.15	114.37	38.66	(8.89)	(7.39)
LOCALES (%)	30.08	47.09	107.63	130.78	84.74	125.25	38.37	(12.13)	(13.51)
EXTRANJEROS (%)	(51.65)	(44.12)	(54.79)	16.97	65.15	47.25	41.13	24.45	37.33
DEPOSITOS (%)	33.29	9.30	(13.60)	4.70	(2.16)	2.33	2.69	6.33	(2.62)
LOCALES (%)	15.53	7.18	(2.16)	4.90	4.25	13.57	3.45	9.72	(3.62)
EXTRANJEROS (%)	70.30	11.95	(26.42)	4.44	(11.22)	(11.14)	1.56	1.80	(0.96)
PATRIMONIO (%)	9.13	10.48	10.99	8.79	3.82	5.60	5.82	8.30	1.43
UTILIDAD NETA (%)	75.17	88.28	48.82	22.54	17.84	39.88	20.32	27.82	18.97
CLASIFICACION PRESTAMOS									
NORMAL	23,151.90	25,135.30	33,480.99	39,214.30	42,223.41	53,938.00	46,483.79	35,634.06	39,006.35
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.04	137.04
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	10.50	6.83	6.83	6.83	6.83	6.10	6.38	5.00	5.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.50	5.50	5.34	5.15	5.19	5.02	4.88	4.88	4.88
PRESTAMO PERSONAL AUTO	8.25	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
PRESTAMO PERSONAL	6.33	3.67	4.50	5.40	5.19	5.63	5.63	5.63	5.63
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.00	1.00	0.00	0.00	0.00	2.25	3.00	3.00	2.00
PERSONA JURIDICA	0.77	0.73	0.76	1.09	1.23	1.18	1.20	1.35	1.45

Nota : Cifras preliminares 2016

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