

MERCANTIL BANK (PANAMÁ), S.A.
ESTADÍSTICAS FINANCIERAS
A SEPTIEMBRE 2017
(En Miles de Balboas)

| | 2015 | 2016 | | | | 2017 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 262,587.80 | 257,681.73 | 263,303.45 | 274,953.25 | 321,075.78 | 344,743.96 | 368,108.62 | 429,387.40 | 0.00 |
| ACTIVOS LIQUIDOS | 49,744.58 | 49,510.39 | 35,526.17 | 31,809.97 | 61,358.34 | 48,972.69 | 59,266.68 | 44,594.69 | 0.00 |
| TOTAL DE PRESTAMOS | 133,082.60 | 132,252.79 | 160,348.31 | 177,428.36 | 185,905.38 | 206,682.82 | 223,030.74 | 279,593.63 | 0.00 |
| LOCALES | 132,968.00 | 125,304.71 | 147,869.82 | 165,667.54 | 174,101.72 | 177,464.07 | 194,534.47 | 234,846.21 | 0.00 |
| EXTRANJEROS | 114.60 | 6,948.08 | 12,478.49 | 11,760.82 | 11,803.66 | 29,218.75 | 28,496.27 | 44,747.42 | 0.00 |
| TOTAL DE INVERSIONES | 67,098.66 | 64,348.76 | 52,713.07 | 54,251.10 | 61,012.47 | 75,918.78 | 74,984.50 | 88,360.59 | 0.00 |
| TOTAL DE DEPOSITOS | 222,202.82 | 216,434.70 | 219,829.69 | 231,159.03 | 277,547.53 | 296,066.66 | 321,450.15 | 374,728.26 | 0.00 |
| LOCALES | 50,186.04 | 46,893.34 | 44,007.02 | 52,632.58 | 60,327.83 | 54,032.09 | 61,920.41 | 56,090.04 | 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 | 46,379.04 | 41,399.69 | 40,127.22 | 45,390.79 | 54,489.02 | 48,880.66 | 57,899.43 | 51,165.48 | 0.00 |
| DEPOSITOS DE BANCOS | 3,807.00 | 5,493.65 | 3,879.80 | 7,241.79 | 5,838.80 | 5,151.44 | 4,020.98 | 4,924.57 | 0.00 |
| EXTRANJEROS | 172,016.78 | 169,541.36 | 175,822.66 | 178,526.45 | 217,219.70 | 242,034.57 | 259,529.74 | 318,638.22 | 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 | 165,968.59 | 163,508.38 | 170,041.76 | 174,265.12 | 182,970.52 | 196,818.14 | 216,640.26 | 269,348.48 | 0.00 |
| DEPOSITOS DE BANCOS | 6,048.19 | 6,032.98 | 5,780.90 | 4,261.33 | 34,249.19 | 45,216.43 | 42,889.48 | 49,289.74 | 0.00 |
| PATRIMONIO TOTAL | 35,858.64 | 36,409.88 | 37,591.65 | 39,619.77 | 39,002.36 | 39,687.72 | 41,461.34 | 41,389.94 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 261,022.27 | 254,996.30 | 256,339.85 | 266,479.94 | 291,831.79 | 301,212.85 | 315,706.03 | 352,170.32 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 187,330.77 | 194,131.94 | 203,522.60 | 219,295.11 | 223,549.55 | 239,601.58 | 255,538.31 | 299,816.84 | 0.00 |
| TOTAL DE PRESTAMOS | 121,805.54 | 124,180.69 | 139,639.25 | 158,371.47 | 159,493.99 | 169,467.80 | 191,689.52 | 228,511.00 | 0.00 |
| TOTAL DE INVERSIONES | 65,525.23 | 69,951.25 | 63,883.35 | 60,923.64 | 64,055.57 | 70,133.77 | 63,848.79 | 71,305.84 | 0.00 |
| PATRIMONIO TOTAL | 40,022.17 | 40,384.27 | 40,008.45 | 40,908.33 | 37,430.50 | 38,048.80 | 39,526.50 | 40,504.86 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 9,795.60 | 2,565.65 | 5,234.48 | 8,117.89 | 11,044.26 | 3,309.87 | 7,012.88 | 11,073.06 | 0.00 |
| EGRESOS DE OPERACIONES | 2,996.93 | 696.69 | 1,386.31 | 2,125.87 | 3,018.01 | 902.73 | 1,919.01 | 2,984.22 | 0.00 |
| INGRESO NETO DE INTERESES | 6,798.67 | 1,868.96 | 3,848.17 | 5,992.02 | 8,026.26 | 2,407.14 | 5,093.87 | 8,088.84 | 0.00 |
| OTROS INGRESOS | 3,220.14 | 973.59 | 4,084.68 | 5,887.42 | 7,205.29 | 1,347.33 | 2,758.23 | 3,626.28 | 0.00 |
| INGRESO DE OPERACIONES | 10,018.81 | 2,842.55 | 7,932.85 | 11,879.44 | 15,231.55 | 3,754.47 | 7,852.11 | 11,715.13 | 0.00 |

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| EGRESOS GENERALES | 8,074.32 | 3,429.55 | 7,322.21 | 9,972.89 | 13,710.96 | 3,876.63 | 7,154.61 | 11,142.63 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,944.49 | (587.00) | 610.64 | 1,906.55 | 1,520.59 | (122.16) | 697.49 | 572.49 | 0.00 |
| UTILIDAD DEL PERIODO | (8,273.02) | 98.44 | 1,164.22 | 2,078.92 | 2,569.07 | 71.14 | 696.40 | 196.15 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 1,963.90 | 3,496.40 | 3,667.72 | 3,960.12 | 2,736.00 | 2,764.00 | 4,229.43 | 2,529.43 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 14,558.03 | 13,223.59 | 13,312.45 | 13,733.07 | 12,073.87 | 11,022.02 | 10,042.28 | 9,605.54 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 1.48 | 2.64 | 2.29 | 2.23 | 1.47 | 1.34 | 1.90 | 0.90 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 741.28 | 378.21 | 362.96 | 346.78 | 441.30 | 398.77 | 237.44 | 379.75 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 10.94 | 10.00 | 8.30 | 7.74 | 6.49 | 5.33 | 4.50 | 3.44 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 13.66 | 14.13 | 14.28 | 14.41 | 12.15 | 11.51 | 11.26 | 9.64 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 17.91 | 18.52 | 17.64 | 17.10 | 15.80 | 14.04 | 13.91 | 11.25 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 26.94 | 27.53 | 23.44 | 22.33 | 20.98 | 19.20 | 18.59 | 14.80 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 25.19 | 28.68 | 26.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 22.39 | 22.88 | 16.16 | 13.76 | 22.11 | 16.54 | 18.44 | 11.90 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 18.94 | 19.21 | 13.49 | 11.57 | 19.11 | 14.21 | 16.10 | 10.39 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 52.58 | 52.61 | 40.14 | 37.23 | 44.09 | 42.18 | 41.76 | 35.48 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | (4.42) | 0.20 | 1.14 | 1.26 | 1.15 | 0.12 | 0.55 | 0.09 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | (3.17) | 0.15 | 0.91 | 1.04 | 0.88 | 0.09 | 0.44 | 0.07 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | (20.67) | 0.98 | 5.82 | 6.78 | 6.86 | 0.75 | 3.52 | 0.65 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.23 | 5.29 | 5.14 | 4.94 | 4.94 | 5.53 | 5.49 | 4.92 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.60 | 1.44 | 1.36 | 1.29 | 1.35 | 1.51 | 1.50 | 1.33 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.63 | 3.85 | 3.78 | 3.64 | 3.59 | 4.02 | 3.99 | 3.60 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 80.59 | 120.65 | 92.30 | 83.95 | 90.02 | 103.25 | 91.12 | 95.11 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.72 | 2.01 | 4.01 | 3.58 | 3.22 | 2.25 | 2.16 | 1.61 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 94.00 | 96.00 | 96.00 | 98.00 | 100.00 | 106.00 | 107.00 | 106.00 | 0.00 |

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| NUMERO DE SUCURSALES | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 3.00 | 2.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 1,415.77 | 1,377.63 | 1,670.29 | 1,810.49 | 1,859.05 | 1,949.84 | 2,084.40 | 2,637.68 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2,363.86 | 2,254.53 | 2,289.89 | 2,358.77 | 2,775.48 | 2,793.08 | 3,004.21 | 3,535.17 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | (88.01) | 1.03 | 12.13 | 21.21 | 25.69 | 0.67 | 6.51 | 1.85 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 1.21 | 2.13 | 5.58 | 6.57 | 22.27 | 33.79 | 39.80 | 56.17 | 0.00 |
| PRESTAMOS (%) | 20.41 | 13.90 | 34.83 | 27.36 | 39.69 | 56.28 | 39.09 | 57.58 | 0.00 |
| LOCALES (%) | 20.56 | 8.14 | 24.58 | 28.11 | 30.94 | 41.63 | 31.56 | 41.76 | 0.00 |
| EXTRANJEROS (%) | (52.45) | 2,844.10 | 5,187.50 | 17.67 | 10,199.75 | 320.53 | 128.36 | 280.48 | 0.00 |
| DEPOSITOS (%) | 5.13 | 7.13 | 8.85 | 11.11 | 24.91 | 36.79 | 46.23 | 62.11 | 0.00 |
| LOCALES (%) | 9.86 | 21.89 | (0.97) | 19.95 | 20.21 | 15.22 | 40.71 | 6.57 | 0.00 |
| EXTRANJEROS (%) | 3.83 | 3.66 | 11.61 | 8.75 | 26.28 | 42.76 | 47.61 | 78.48 | 0.00 |
| PATRIMONIO (%) | (18.85) | (17.92) | (11.39) | (6.11) | 8.77 | 9.00 | 10.29 | 4.47 | 0.00 |
| UTILIDAD NETA (%) | (538.09) | (117.65) | (154.62) | (225.45) | (131.05) | (27.74) | (40.18) | (90.56) | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 135,561.27 | 133,548.26 | 161,075.31 | 178,521.60 | 183,704.59 | 204,620.99 | 222,462.83 | 274,857.31 | 0.00 |
| MENCION ESPECIAL | 1,934.94 | 1,830.77 | 3,155.40 | 3,476.42 | 6,116.39 | 5,700.33 | 3,630.24 | 6,417.51 | 0.00 |
| SUBNORMAL | 5,330.64 | 5,510.45 | 4,880.11 | 4,650.41 | 4,557.40 | 4,396.39 | 4,812.56 | 4,747.73 | 0.00 |
| DUDOSO | 2,910.93 | 2,461.16 | 1,429.80 | 301.43 | 241.81 | 587.54 | 746.13 | 2,776.76 | 0.00 |
| IRRECUPERABLE | 1,902.84 | 2,125.73 | 3,120.15 | 4,211.57 | 3,359.05 | 2,399.59 | 1,421.25 | 399.87 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 5.42 | 5.47 | 5.32 | 5.47 | 5.63 | 5.60 | 5.68 | 5.81 | 0.00 |
| AL POR MENOR | 6.30 | 6.30 | 6.43 | 6.22 | 6.15 | 6.23 | 6.20 | 6.51 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.97 | 5.88 | 5.88 | 5.76 | 5.69 | 5.73 | 5.64 | 5.57 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.74 | 6.55 | 6.47 | 6.38 | 6.21 | 6.12 | 6.00 | 6.11 | 0.00 |
| PRESTAMO PERSONAL | 7.51 | 7.52 | 7.45 | 7.31 | 7.34 | 6.91 | 6.64 | 6.67 | 0.00 |
| TARJETA DE CREDITO | 20.00 | 20.00 | 19.63 | 18.85 | 18.22 | 17.95 | 17.82 | 17.43 | 0.00 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.36 | 2.44 | 2.29 | 2.40 | 2.39 | 2.14 | 2.29 | 2.15 | 0.00 |
| PERSONA JURIDICA | 2.40 | 2.40 | 2.27 | 2.12 | 2.12 | 2.21 | 2.28 | 2.34 | 0.00 |

Nota : Cifras preliminares 2016

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