

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	327,324.05	315,001.85	318,571.49	331,024.97	308,202.56	299,379.95	286,794.14	243,608.64	225,957.92
ACTIVOS LIQUIDOS	29,980.22	21,506.79	27,954.53	20,439.86	22,865.41	22,697.61	37,627.45	20,105.95	18,664.84
TOTAL DE PRESTAMOS	292,566.47	286,205.75	285,097.90	304,873.30	276,948.76	267,434.92	239,852.18	211,590.77	197,542.39
LOCALES	290,477.61	284,339.67	263,775.49	272,027.81	260,251.52	232,594.98	200,367.99	169,679.36	162,549.36
EXTRANJEROS	2,088.86	1,866.07	21,322.41	32,845.49	16,697.24	34,839.93	39,484.20	41,911.41	34,993.03
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	302,595.33	278,948.50	296,061.60	315,997.66	293,161.39	257,965.70	243,392.38	212,347.32	195,817.78
LOCALES	89,678.98	90,280.04	90,865.03	76,818.24	81,399.57	85,573.08	72,768.62	47,549.05	33,043.28
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	89,678.98	90,280.04	90,865.03	76,818.24	81,399.57	85,573.08	72,768.62	47,549.05	33,043.28
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	212,916.35	188,668.47	205,196.57	239,179.43	211,761.82	172,392.62	170,623.76	164,798.27	162,774.50
DEPOSITOS DE OFICIALES	104.89	657.65	269.88	1,827.94	85.16	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	7,805.31	7,848.62	7,922.68	7,348.18	6,676.66	4,392.62	4,623.76	3,798.27	3,774.50
DEPOSITOS DE BANCOS	205,006.16	180,162.19	197,004.01	230,003.30	205,000.00	168,000.00	166,000.00	161,000.00	159,000.00
PATRIMONIO TOTAL	20,728.46	19,574.64	19,045.71	11,702.94	10,952.78	38,092.65	39,686.93	26,926.64	25,784.29
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	323,405.47	310,797.27	317,626.44	324,177.22	317,763.30	307,190.90	302,682.82	287,316.81	267,080.24
ACTIVOS GENERADORES DE INGRESOS	286,913.60	281,408.32	285,331.50	299,201.46	284,757.62	276,820.33	262,475.04	258,232.03	237,245.58
TOTAL DE PRESTAMOS	286,913.60	281,408.32	285,331.50	299,201.46	284,757.62	276,820.33	262,475.04	258,232.03	237,245.58
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	20,330.37	20,133.09	20,458.11	14,144.14	15,840.62	28,833.64	29,366.32	19,314.79	18,368.54
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,580.08	2,965.06	5,858.62	8,899.16	12,010.64	2,853.55	5,823.64	8,615.63	11,308.99
EGRESOS DE OPERACIONES	1,266.31	416.53	866.71	1,454.46	2,143.72	703.14	1,372.04	2,067.50	2,808.56

ACTIVOS (%)	2.45	2.74	0.60	4.32	(5.84)	(4.96)	(9.97)	(26.41)	(26.69)
PRESTAMOS (%)	4.02	3.47	(0.16)	3.86	(5.34)	(6.56)	(15.87)	(30.60)	(28.67)
LOCALES (%)	4.39	3.83	(6.81)	(6.60)	(10.41)	(18.20)	(24.04)	(37.62)	(37.54)
EXTRANJEROS (%)	(30.39)	(32.48)	746.49	1,334.09	699.35	1,767.02	85.18	27.60	109.57
DEPOSITOS (%)	3.63	4.26	8.26	14.26	(3.12)	(7.52)	(17.79)	(32.80)	(33.20)
LOCALES (%)	(6.58)	(5.35)	(0.75)	(18.01)	(9.23)	(5.21)	(19.92)	(38.10)	(59.41)
EXTRANJEROS (%)	8.63	9.59	12.79	30.79	(0.54)	(8.63)	(16.85)	(31.10)	(23.13)
PATRIMONIO (%)	3.99	(5.40)	(12.92)	(29.44)	(47.16)	94.60	108.38	130.08	135.41
UTILIDAD NETA (%)	13.02	(212.49)	(174.41)	(255.07)	(521.24)	121.68	(24.50)	161.07	(22.06)
CLASIFICACION PRESTAMOS									
NORMAL	240,913.35	243,978.17	223,847.89	240,180.54	189,107.26	129,334.17	111,435.41	110,813.19	101,482.66
MENCION ESPECIAL	43,087.56	34,612.43	39,607.35	40,009.06	81,622.31	143,231.42	124,164.65	93,527.80	93,011.14
SUBNORMAL	12,876.91	10,166.98	24,842.37	26,834.68	19,409.97	9,661.48	15,763.87	20,229.71	18,111.60
DUDOSO	3,225.31	7,362.63	8,423.71	12,821.11	2,784.00	0.00	3,334.74	0.00	0.00
IRRECUPERABLE	767.78	767.78	647.78	586.05	7,021.52	12,639.63	1,829.49	15,830.28	2,880.68
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.79	4.84	4.74	4.68	4.87	4.70	5.16	5.32	5.26
AL POR MENOR	6.00	6.13	6.10	5.96	6.00	6.37	6.33	6.68	6.65
CONSUMO									
VIVIENDA HIPOTECARIA	4.71	4.74	4.70	4.72	4.88	4.90	5.58	5.47	5.42
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	4.94	5.05	5.17	5.34	5.26	5.70	6.38	7.63	6.56
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	0.52	0.53	0.53	0.53	0.56	0.63	0.91	0.95	0.98
PERSONA JURIDICA	0.73	0.76	0.77	0.78	0.79	0.83	0.65	0.64	0.61