

MMG BANK CORPORATION
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	463,915.34	481,076.06	472,472.89	498,788.70	454,835.43	428,036.90	380,007.80	397,109.04	434,586.83
ACTIVOS LIQUIDOS	112,438.63	111,584.22	132,226.69	159,683.80	124,443.09	131,890.57	85,284.26	98,567.96	105,662.88
TOTAL DE PRESTAMOS	42,170.12	53,882.45	46,425.25	35,681.95	39,052.39	55,186.14	62,320.07	50,217.82	59,672.11
LOCALES	37,099.28	48,719.27	41,491.01	31,364.24	32,088.44	38,026.24	44,938.57	43,166.62	50,027.24
EXTRANJEROS	5,070.84	5,163.18	4,934.24	4,317.72	6,963.95	17,159.90	17,381.50	7,051.20	9,644.87
TOTAL DE INVERSIONES	294,884.15	300,883.66	278,328.74	288,166.50	274,783.75	226,625.96	217,965.60	234,012.14	256,519.69
TOTAL DE DEPOSITOS	414,964.57	438,706.98	427,041.38	452,482.40	404,089.94	385,216.18	328,671.68	338,583.36	373,853.10
LOCALES	258,943.46	265,466.83	257,462.32	267,092.83	249,567.09	244,289.36	222,425.92	220,028.93	244,767.34
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	251,926.99	254,599.98	246,810.34	245,596.21	235,703.80	224,518.96	204,202.13	193,588.26	221,025.14
DEPOSITOS DE BANCOS	7,016.47	10,866.85	10,651.98	21,496.63	13,863.29	19,770.40	18,223.78	26,440.67	23,742.20
EXTRANJEROS	156,021.11	173,240.15	169,579.06	185,389.56	154,522.85	140,926.82	106,245.77	118,554.43	129,085.75
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	145,569.93	158,978.58	159,394.45	175,908.84	144,662.58	130,023.88	95,795.73	107,722.70	123,865.71
DEPOSITOS DE BANCOS	10,451.18	14,261.57	10,184.62	9,480.72	9,860.27	10,902.93	10,450.04	10,831.73	5,220.05
PATRIMONIO TOTAL	30,569.46	33,097.41	35,415.35	38,041.69	31,007.26	32,902.99	34,593.82	36,363.75	29,650.96
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	465,223.51	474,224.80	463,791.06	483,254.94	459,375.39	454,556.48	426,240.34	447,948.87	444,711.13
ACTIVOS GENERADORES DE INGRESOS	323,870.78	329,510.38	315,931.74	327,768.65	325,445.21	318,289.10	302,519.83	304,039.21	315,013.97
TOTAL DE PRESTAMOS	32,661.01	39,508.87	39,953.12	37,422.94	40,611.26	54,534.29	54,372.66	42,949.89	49,362.25
TOTAL DE INVERSIONES	291,209.77	290,001.50	275,978.61	290,345.71	284,833.95	263,754.81	248,147.17	261,089.32	265,651.72
PATRIMONIO TOTAL	30,007.60	32,220.56	34,441.78	36,583.55	30,788.36	33,000.20	35,004.59	37,202.72	30,329.11
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	7,312.30	2,178.41	4,359.47	6,383.95	8,316.84	1,854.36	3,810.20	5,829.01	7,937.73
EGRESOS DE OPERACIONES	3,368.84	684.43	1,493.34	2,299.39	3,269.91	1,067.17	1,875.48	3,330.79	4,390.80

INGRESO NETO DE INTERESES	3,943.47	1,493.98	2,866.13	4,084.56	5,046.93	787.19	1,934.73	2,498.22	3,546.93
OTROS INGRESOS	12,750.94	3,259.13	6,696.62	10,789.79	14,388.64	3,929.54	7,315.62	11,318.07	15,457.16
INGRESO DE OPERACIONES	16,694.41	4,753.11	9,562.75	14,874.35	19,435.56	4,716.73	9,250.34	13,816.29	19,004.09
EGRESOS GENERALES	9,051.04	2,574.11	5,178.98	7,627.85	10,368.18	3,080.60	6,067.13	9,123.62	12,232.85
UTILIDAD ANTES DE PROVISIONES	7,643.37	2,179.00	4,383.76	7,246.50	9,067.38	1,636.13	3,183.21	4,692.67	6,771.24
UTILIDAD DEL PERIODO	7,590.08	2,176.73	4,378.52	7,210.63	9,029.66	1,603.48	3,148.34	4,673.14	6,747.25
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	53.28	55.55	58.53	89.15	91.00	123.65	125.87	110.53	114.99
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 (%)	0.13	0.10	0.13	0.25	0.23	0.22	0.20	0.22	0.19
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.59	6.88	7.50	7.63	6.82	7.69	9.10	9.16	6.82
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.07	9.33	10.91	11.75	9.88	11.68	12.34	12.79	9.38
PATRIMONIO / PRESTAMOS TOTALES (%)	72.49	61.43	76.28	106.61	79.40	59.62	55.51	72.41	49.69
INDICE DE ADECUACION DE CAPITAL	20.25	20.74	22.17	16.73	15.34	16.49	18.60	19.91	21.75
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	27.10	25.43	30.96	35.29	30.80	34.24	25.95	29.11	28.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.24	23.19	27.99	32.01	27.36	30.81	22.44	24.82	24.31
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	98.16	94.02	96.14	98.98	98.80	93.07	92.27	98.23	96.88
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.34	2.64	2.77	2.93	2.77	2.02	2.08	2.05	2.14
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.63	1.84	1.89	1.99	1.97	1.41	1.48	1.39	1.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	25.29	27.02	25.43	26.28	29.33	19.44	17.99	16.75	22.25
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	2.64	2.76	2.60	2.56	2.33	2.52	2.56	2.52
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.04	0.83	0.95	0.94	1.00	1.34	1.24	1.46	1.39
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.22	1.81	1.81	1.66	1.55	0.99	1.28	1.10	1.13
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	54.22	54.16	54.16	51.28	53.35	65.31	65.59	66.04	64.37
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.94	3.96	4.24	4.39	4.42	4.94	4.84	4.96	4.91
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	143.00	145.00	145.00	155.00	157.00	161.00	162.00	162.00	162.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	294.90	371.60	320.17	230.21	248.74	342.77	384.69	309.99	368.35
DEPOSITOS TOTALES / EMPLEADOS	2,901.85	3,025.57	2,945.11	2,919.24	2,573.82	2,392.65	2,028.84	2,090.02	2,307.74
UTILIDAD NETA / EMPLEADOS	53.08	15.01	30.20	46.52	57.51	9.96	19.43	28.85	41.65
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(0.56)	2.93	3.82	6.64	(1.96)	(11.03)	(19.57)	(20.39)	(4.45)

PRESTAMOS (%)	82.15	114.37	38.66	(8.89)	(7.39)	2.42	34.24	40.74	52.80
LOCALES (%)	84.74	125.25	38.37	(12.13)	(13.51)	(21.95)	8.31	37.63	55.90
EXTRANJEROS (%)	65.15	47.25	41.13	24.45	37.33	232.35	252.26	63.31	38.50
DEPOSITOS (%)	(2.16)	2.33	2.69	6.33	(2.62)	(12.19)	(23.04)	(25.17)	(7.48)
LOCALES (%)	4.25	13.57	3.45	9.72	(3.62)	(7.98)	(13.61)	(17.62)	(1.92)
EXTRANJEROS (%)	(11.22)	(11.14)	1.56	1.80	(0.96)	(18.65)	(37.35)	(36.05)	(16.46)
PATRIMONIO (%)	3.82	5.60	5.82	8.30	1.43	(0.59)	(2.32)	(4.41)	(4.37)
UTILIDAD NETA (%)	17.84	39.88	20.32	27.82	18.97	(26.34)	(28.10)	(35.19)	(25.28)
CLASIFICACION PRESTAMOS									
NORMAL	42,223.41	53,938.00	46,483.79	35,634.06	39,006.35	55,309.79	62,284.58	48,230.28	59,625.74
MENCION ESPECIAL	0.00	0.00	0.00	137.04	137.04	0.00	161.36	2,098.07	161.36
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	6.83	6.10	6.38	5.00	5.00	5.00	5.00	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	5.19	5.02	4.88	4.88	4.88	4.93	5.02	5.02	5.18
PRESTAMO PERSONAL AUTO	7.50	7.50	7.50	7.50	7.50	8.50	8.50	8.50	0.00
PRESTAMO PERSONAL	5.19	5.63	5.63	5.63	5.63	5.63	5.58	5.64	6.38
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	9.00	9.00	9.21	9.32	9.20
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	2.25	3.00	3.00	2.00	1.85	3.00	2.70	2.07
PERSONA JURIDICA	1.23	1.18	1.20	1.35	1.45	1.55	1.68	1.88	2.05