

MERCANTIL BANK (PANAMÁ), S.A.

ESTADÍSTICAS 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	262,587.80	257,681.73	263,303.45	274,953.25	321,075.78	344,743.96	368,108.62	429,387.40	434,799.38
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	45,026.94
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	293,032.74
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	254,440.93
EXTRANJEROS	114.60	6,948.08	12,478.49	11,760.82	11,803.66	29,218.75	28,496.27	44,747.42	38,591.81
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	85,562.70
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	383,912.46
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	73,710.66
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	61,825.46
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	11,885.20
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	310,201.80
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	262,522.94
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	47,678.85
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	42,634.85
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	377,937.58
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	312,756.64
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	239,469.06
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	73,287.59
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	40,818.60
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	15,467.76
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	4,117.68

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	11,350.08
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	4,606.80
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	15,956.88
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	15,286.18
UTILIDAD ANTES DE PROVISIONES	1,944.49	(587.00)	610.64	1,906.55	1,520.59	(122.16)	697.49	572.49	670.70
UTILIDAD DEL PERIODO	(8,273.02)	98.44	1,164.22	2,078.92	2,569.07	71.14	696.40	196.15	1,893.66
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	1,225.01
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	7,590.13
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.48	2.64	2.29	2.23	1.47	1.34	1.90	0.90	0.42
PROVISIONES / PRESTAMOS VENCIDOS (%)	741.28	378.21	362.96	346.78	441.30	398.77	237.44	379.75	619.60
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	10.94	10.00	8.30	7.74	6.49	5.33	4.50	3.44	2.59
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.66	14.13	14.28	14.41	12.15	11.51	11.26	9.64	9.81
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.91	18.52	17.64	17.10	15.80	14.04	13.91	11.25	11.26
PATRIMONIO / PRESTAMOS TOTALES (%)	26.94	27.53	23.44	22.33	20.98	19.20	18.59	14.80	14.55
INDICE DE ADECUACION DE CAPITAL	25.19	28.68	26.17	22.83	21.37	17.79	17.72	16.62	15.91
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.39	22.88	16.16	13.76	22.11	16.54	18.44	11.90	11.73
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.94	19.21	13.49	11.57	19.11	14.21	16.10	10.39	10.36
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	52.58	52.61	40.14	37.23	44.09	42.18	41.76	35.48	34.02
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(4.42)	0.20	1.14	1.26	1.15	0.12	0.55	0.09	0.61
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(3.17)	0.15	0.91	1.04	0.88	0.09	0.44	0.07	0.50
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(20.67)	0.98	5.82	6.78	6.86	0.75	3.52	0.65	4.64
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.23	5.29	5.14	4.94	4.94	5.53	5.49	4.92	4.95
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.60	1.44	1.36	1.29	1.35	1.51	1.50	1.33	1.32
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	3.63
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	80.59	120.65	92.30	83.95	90.02	103.25	91.12	95.11	95.80
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.72	2.01	4.01	3.58	3.22	2.25	2.16	1.61	1.47
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	94.00	96.00	96.00	98.00	100.00	106.00	107.00	106.00	108.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	3.00	2.00	2.00
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	2,713.27
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	3,554.75
UTILIDAD NETA / EMPLEADOS	(88.01)	1.03	12.13	21.21	25.69	0.67	6.51	1.85	17.53
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.21	2.13	5.58	6.57	22.27	33.79	39.80	56.17	35.42

PRESTAMOS (%)	20.41	13.90	34.83	27.36	39.69	56.28	39.09	57.58	57.62
LOCALES (%)	20.56	8.14	24.58	28.11	30.94	41.63	31.56	41.76	46.14
EXTRANJEROS (%)	(52.45)	2,844.10	5,187.50	17.67	10,199.75	320.53	128.36	280.48	226.95
DEPOSITOS (%)	5.13	7.13	8.85	11.11	24.91	36.79	46.23	62.11	38.32
LOCALES (%)	9.86	21.89	(0.97)	19.95	20.21	15.22	40.71	6.57	22.18
EXTRANJEROS (%)	3.83	3.66	11.61	8.75	26.28	42.76	47.61	78.48	42.81
PATRIMONIO (%)	(18.85)	(17.92)	(11.39)	(6.11)	8.77	9.00	10.29	4.47	9.31
UTILIDAD NETA (%)	(538.09)	(117.65)	(154.62)	(225.45)	(131.05)	(27.74)	(40.18)	(90.56)	(26.29)
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	288,356.46
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	5,715.13
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	4,288.55
DUDOSO	2,910.93	2,461.16	1,429.80	301.43	241.81	587.54	746.13	2,776.76	1,230.48
IRRECUPERABLE	1,902.84	2,125.73	3,120.15	4,211.57	3,359.05	2,399.59	1,421.25	399.87	1,032.25
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.42	5.47	5.32	5.47	5.63	5.60	5.68	5.81	5.82
AL POR MENOR	6.30	6.30	6.43	6.22	6.15	6.23	6.20	6.51	6.68
CONSUMO									
VIVIENDA HIPOTECARIA	5.97	5.88	5.88	5.76	5.69	5.73	5.64	5.57	5.49
PRESTAMO PERSONAL AUTO	6.74	6.55	6.47	6.38	6.21	6.12	6.00	6.11	6.08
PRESTAMO PERSONAL	7.51	7.52	7.45	7.31	7.34	6.91	6.64	6.67	6.54
TARJETA DE CREDITO	20.00	20.00	19.63	18.85	18.22	17.95	17.82	17.43	17.27
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.36	2.44	2.29	2.40	2.39	2.14	2.29	2.15	2.18
PERSONA JURIDICA	2.40	2.40	2.27	2.12	2.12	2.21	2.28	2.34	2.36