

METROBANK, S.A.
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	1,127,147.60	1,144,857.54	1,214,007.83	1,223,649.05	1,263,621.23	1,339,705.12	1,340,037.71	1,321,000.34	1,389,607.15
ACTIVOS LIQUIDOS	120,747.16	93,892.06	115,142.75	90,736.48	108,794.99	167,366.70	108,176.04	86,005.85	119,906.09
TOTAL DE PRESTAMOS	709,153.77	737,351.21	763,359.52	813,013.79	838,628.91	872,895.60	884,270.14	876,969.14	932,784.81
LOCALES	559,563.33	565,228.29	592,035.86	606,621.30	605,617.22	651,181.89	678,339.97	682,196.46	692,968.18
EXTRANJEROS	149,590.44	172,122.92	171,323.67	206,392.50	233,011.69	221,713.71	205,930.17	194,772.69	239,816.63
TOTAL DE INVERSIONES	266,939.67	283,754.81	304,196.66	289,040.59	286,677.33	268,787.36	318,048.69	326,411.63	302,380.05
TOTAL DE DEPOSITOS	944,250.93	970,751.31	994,435.54	1,005,248.58	1,040,145.85	1,080,131.27	1,089,628.32	1,064,366.94	1,087,238.05
LOCALES	851,047.27	876,757.79	902,360.12	912,963.06	952,987.51	991,132.14	1,000,505.57	976,176.64	999,116.17
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	840,779.61	863,433.06	883,396.19	897,286.26	920,607.04	970,314.49	983,504.03	961,743.51	960,107.82
DEPOSITOS DE BANCOS	10,267.67	13,324.74	18,963.93	15,676.80	32,380.47	20,817.65	17,001.54	14,433.14	39,008.35
EXTRANJEROS	93,203.66	93,993.52	92,075.42	92,285.51	87,158.34	88,999.12	89,122.75	88,190.29	88,121.88
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	93,203.66	93,993.52	92,075.42	92,285.51	87,158.34	88,999.12	89,122.75	88,190.29	88,121.88
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	121,505.13	124,865.95	126,544.46	129,114.72	127,216.43	131,511.58	134,077.44	137,298.05	137,510.49
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,092,838.99	1,115,242.31	1,161,141.18	1,166,338.01	1,195,384.41	1,242,281.33	1,277,022.77	1,272,324.69	1,326,614.19
ACTIVOS GENERADORES DE INGRESOS	939,923.26	967,338.18	1,015,875.76	1,042,108.12	1,050,699.84	1,081,394.49	1,134,937.50	1,152,717.58	1,180,235.55
TOTAL DE PRESTAMOS	676,011.50	693,538.46	728,161.57	764,799.03	773,891.34	805,123.41	823,814.83	844,991.47	885,706.86
TOTAL DE INVERSIONES	263,911.76	273,799.72	287,714.19	277,309.09	276,808.50	276,271.09	311,122.67	307,726.11	294,528.69
PATRIMONIO TOTAL	109,174.69	112,448.47	112,931.93	114,922.16	124,360.78	128,188.77	130,310.95	133,206.38	132,363.46
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	54,516.03	14,527.15	30,003.60	45,888.01	62,785.86	16,996.41	34,626.10	52,518.49	72,166.58
EGRESOS DE OPERACIONES	34,764.44	9,201.17	18,845.50	29,261.24	39,918.07	10,830.04	22,980.50	35,360.73	47,776.23

INGRESO NETO DE INTERESES	19,751.60	5,325.98	11,158.10	16,626.78	22,867.79	6,166.37	11,645.60	17,157.75	24,390.35
OTROS INGRESOS	10,523.59	1,499.50	5,426.78	7,461.48	9,637.49	1,546.41	5,736.89	7,480.00	8,589.42
INGRESO DE OPERACIONES	30,275.19	6,825.48	16,584.88	24,088.26	32,505.29	7,712.78	17,382.49	24,637.75	32,979.77
EGRESOS GENERALES	18,795.62	4,756.37	10,325.02	14,827.35	20,780.39	5,048.05	10,233.38	15,509.41	21,175.64
UTILIDAD ANTES DE PROVISIONES	11,479.57	2,069.11	6,259.86	9,260.90	11,724.90	2,664.73	7,149.12	9,128.34	11,804.13
UTILIDAD DEL PERIODO	10,126.92	1,825.64	6,005.99	7,061.45	9,624.86	2,437.88	6,499.63	8,511.39	10,906.47
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,148.15	1,656.33	3,272.69	11,225.94	9,810.42	11,169.54	9,807.71	9,935.95	9,276.15
TOTAL PROVISIONES PARA PRESTAMOS	2,408.48	2,393.78	2,178.62	4,124.27	3,165.17	3,394.41	3,765.45	3,733.30	4,104.40
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.30	0.22	0.43	1.38	1.17	1.28	1.11	1.13	0.99
PROVISIONES / PRESTAMOS VENCIDOS (%)	112.12	144.52	66.57	36.74	32.26	30.39	38.39	37.57	44.25
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.34	0.32	0.29	0.51	0.38	0.39	0.43	0.43	0.44
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.78	10.91	10.42	10.55	10.07	9.82	10.01	10.39	9.90
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.45	12.23	11.85	11.72	11.31	11.52	11.15	11.41	11.13
PATRIMONIO / PRESTAMOS TOTALES (%)	17.13	16.93	16.58	15.88	15.17	15.07	15.16	15.66	14.74
INDICE DE ADECUACION DE CAPITAL	15.68	14.20	14.39	14.42	14.11	14.06	13.88	14.04	14.04
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.79	9.67	11.58	9.03	10.46	15.50	9.93	8.08	11.03
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.71	8.20	9.48	7.42	8.61	12.49	8.07	6.51	8.63
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.06	38.90	42.17	37.78	38.02	40.38	39.12	38.75	38.84
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.08	0.75	1.18	0.90	0.92	0.90	1.15	0.98	0.92
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.93	0.65	1.03	0.81	0.81	0.78	1.02	0.89	0.82
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	9.28	6.49	10.64	8.19	7.74	7.61	9.98	8.52	8.24
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.80	6.01	5.91	5.87	5.98	6.29	6.10	6.07	6.11
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.70	3.80	3.71	3.74	3.80	4.01	4.05	4.09	4.05
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.10	2.20	2.20	2.13	2.18	2.28	2.05	1.98	2.07
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.08	69.69	62.26	61.55	63.93	65.45	58.87	62.95	64.21
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.12	0.62	1.07	0.95	0.92	0.57	1.01	0.87	0.73
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	239.00	258.00	259.00	260.00	270.00	273.00	282.00	268.00	263.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
PRESTAMOS / EMPLEADOS	2,967.17	2,857.95	2,947.33	3,126.98	3,106.03	3,197.42	3,135.71	3,272.27	3,546.71
DEPOSITOS TOTALES / EMPLEADOS	3,950.84	3,762.60	3,839.52	3,866.34	3,852.39	3,956.52	3,863.93	3,971.52	4,133.98
UTILIDAD NETA / EMPLEADOS	42.37	7.08	23.19	27.16	35.65	8.93	23.05	31.76	41.47
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.48	5.46	9.54	10.34	12.11	17.02	10.38	7.96	9.97

PRESTAMOS (%)	10.31	13.49	10.16	13.46	18.26	18.38	15.84	7.87	11.23
LOCALES (%)	1.95	2.38	2.74	7.07	8.23	15.21	14.58	12.46	14.42
EXTRANJEROS (%)	59.12	76.30	46.80	37.56	55.77	28.81	20.20	(5.63)	2.92
DEPOSITOS (%)	4.73	5.54	4.84	6.50	10.16	11.27	9.57	5.88	4.53
LOCALES (%)	4.66	6.00	5.88	7.72	11.98	13.05	10.88	6.92	4.84
EXTRANJEROS (%)	5.39	1.41	(4.30)	(4.28)	(6.49)	(5.31)	(3.21)	(4.44)	1.11
PATRIMONIO (%)	25.46	24.83	27.41	28.18	4.70	5.32	5.95	6.34	8.09
UTILIDAD NETA (%)	32.50	(45.32)	(15.38)	(19.17)	(4.96)	33.54	8.22	20.53	13.32
CLASIFICACION PRESTAMOS									
NORMAL	694,141.20	714,143.35	743,117.11	790,521.36	822,652.40	853,486.26	868,062.09	858,616.10	914,063.16
MENCION ESPECIAL	14,769.35	23,096.83	18,683.43	13,860.28	7,043.37	9,332.02	6,481.58	10,228.33	11,775.09
SUBNORMAL	290.08	357.84	1,631.92	8,968.53	4,615.68	3,923.01	3,471.69	2,507.23	2,810.55
DUDOSO	1,471.48	1,456.03	958.27	2,005.47	7,161.50	1,850.38	3,076.18	2,308.93	1,013.70
IRRECUPERABLE	890.14	690.95	1,147.42	1,782.42	321.13	7,698.34	6,944.05	7,041.86	7,226.71
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.39	5.60	5.73	5.79	5.81	5.99	6.15	6.13	6.15
AL POR MENOR	6.81	6.95	6.83	6.76	6.82	7.08	7.08	7.08	7.08
CONSUMO									
VIVIENDA HIPOTECARIA	4.94	4.93	4.98	4.97	4.94	5.00	5.16	5.12	5.13
PRESTAMO PERSONAL AUTO	7.00	7.58	7.50	6.00	6.00	6.00	6.00	6.00	6.00
PRESTAMO PERSONAL	4.51	4.54	4.57	4.69	4.75	4.80	4.92	5.00	5.10
TARJETA DE CREDITO	13.31	13.28	13.27	13.23	13.30	13.25	14.41	14.38	14.39
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.37	4.37	4.40	4.41	4.43	4.48	4.50	4.52	4.50
PERSONA JURIDICA	4.26	4.31	4.34	4.36	4.39	4.45	4.50	4.54	4.60