

## MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.

**ESTADISTICAS FINANCIERAS  
A SEPTIEMBRE 2018  
( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	308,202.56	299,379.95	286,794.14	243,608.64	223,908.11	202,115.19	194,231.85	207,331.54	0.00
ACTIVOS LIQUIDOS	22,865.41	22,697.61	37,627.45	20,105.95	18,664.84	18,021.67	11,468.55	9,372.60	0.00
TOTAL DE PRESTAMOS	276,948.76	267,434.92	239,852.18	211,590.77	196,514.32	174,601.88	172,888.85	187,359.95	0.00
LOCALES	260,251.52	232,594.98	200,367.99	169,679.36	161,663.49	143,868.57	143,113.89	162,971.06	0.00
EXTRANJEROS	16,697.24	34,839.93	39,484.20	41,911.41	34,850.83	30,733.31	29,774.97	24,388.89	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	293,161.39	257,965.70	243,392.38	212,347.32	195,817.78	169,400.05	133,888.28	145,685.47	0.00
LOCALES	81,399.57	85,573.08	72,768.62	47,549.05	33,043.28	23,052.11	13,599.64	9,817.45	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	81,399.57	85,573.08	72,768.62	47,549.05	33,043.28	23,052.11	13,599.64	9,817.45	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	211,761.82	172,392.62	170,623.76	164,798.27	162,774.50	146,347.94	120,288.64	135,868.02	0.00
DEPOSITOS DE OFICIALES	85.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	6,676.66	4,392.62	4,623.76	3,798.27	3,774.50	3,347.94	3,288.64	2,868.02	0.00
DEPOSITOS DE BANCOS	205,000.00	168,000.00	166,000.00	161,000.00	159,000.00	143,000.00	117,000.00	133,000.00	0.00
PATRIMONIO TOTAL	10,952.78	38,092.65	39,686.93	26,926.64	24,365.42	28,664.37	55,377.16	57,302.93	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	317,763.30	307,190.90	302,682.82	287,316.81	266,055.33	250,747.57	240,513.00	225,470.09	0.00
ACTIVOS GENERADORES DE INGRESOS	284,757.62	276,820.33	262,475.04	258,232.03	236,731.54	221,018.40	206,370.52	199,475.36	0.00
TOTAL DE PRESTAMOS	284,757.62	276,820.33	262,475.04	258,232.03	236,731.54	221,018.40	206,370.52	199,475.36	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	15,840.62	28,833.64	29,366.32	19,314.79	17,659.10	33,378.51	47,532.04	42,114.78	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	12,010.64	2,853.55	5,823.64	8,615.63	11,308.99	2,571.16	5,075.18	7,746.58	0.00
EGRESOS DE OPERACIONES	2,143.72	703.14	1,372.04	2,067.50	2,808.56	783.23	1,517.13	2,277.81	0.00
INGRESO NETO DE INTERESES	9,866.91	2,150.41	4,451.61	6,548.13	8,500.44	1,787.93	3,558.06	5,468.77	0.00
OTROS INGRESOS	1,384.79	351.89	628.87	962.85	1,307.11	242.92	442.32	627.27	0.00

INGRESO DE OPERACIONES	11,251.70	2,502.30	5,080.48	7,510.98	9,807.54	2,030.84	4,000.38	6,096.03	0.00
EGRESOS GENERALES	3,326.77	1,533.19	3,385.99	7,222.27	9,521.21	1,751.70	5,508.05	7,383.34	0.00
UTILIDAD ANTES DE PROVISIONES	7,924.93	969.10	1,694.49	288.71	286.34	279.14	(1,507.67)	(1,287.31)	0.00
UTILIDAD DEL PERIODO	(19,461.90)	(2,860.63)	(1,266.35)	(14,026.64)	(16,587.36)	3,803.42	(2,637.24)	5,384.90	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	13,818.35	12,639.63	5,164.23	15,830.28	10,230.00	2,895.03	1,417.20	1,239.03	0.00
TOTAL PROVISIONES PARA PRESTAMOS	22,996.29	27,431.78	16,675.98	28,810.22	18,971.76	15,362.91	16,423.91	15,112.30	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	4.99	4.73	2.15	7.48	5.21	1.66	0.82	0.66	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	166.42	217.03	322.91	181.99	185.45	530.67	1,158.90	1,219.69	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	8.30	10.26	6.95	13.62	9.65	8.80	9.50	8.07	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	3.55	12.72	13.84	11.05	10.88	14.18	28.51	27.64	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	3.95	14.24	16.55	12.73	12.40	16.42	32.03	30.58	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	3.95	14.24	16.55	12.73	12.40	16.42	32.03	30.58	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	7.80	8.80	15.46	9.47	9.53	10.64	8.57	6.43	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.42	7.58	13.12	8.25	8.34	8.92	5.90	4.52	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	7.80	8.80	15.46	9.47	9.53	10.64	8.57	6.43	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(6.83)	(4.13)	(0.96)	(7.24)	(7.01)	6.88	(2.56)	3.60	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(6.12)	(3.72)	(0.84)	(6.51)	(6.23)	6.07	(2.19)	3.18	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(122.86)	(39.68)	(8.62)	(96.83)	(93.93)	45.58	(11.10)	17.05	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.22	4.12	4.44	4.45	4.78	4.65	4.92	5.18	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.75	1.02	1.05	1.07	1.19	1.42	1.47	1.52	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.47	3.11	3.39	3.38	3.59	3.24	3.45	3.66	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	29.57	61.27	66.65	96.16	97.08	86.25	137.69	121.12	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.49	0.51	0.48	0.50	0.55	0.44	0.43	0.42	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	63.00	68.00	68.00	70.00	69.00	72.00	57.00	53.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	4,396.01	3,932.87	3,527.24	3,022.73	2,848.03	2,425.03	3,033.14	3,535.09	0.00
DEPOSITOS TOTALES / EMPLEADOS	4,653.36	3,793.61	3,579.30	3,033.53	2,837.94	2,352.78	2,348.92	2,748.78	0.00
UTILIDAD NETA / EMPLEADOS	(308.92)	(42.07)	(18.62)	(200.38)	(240.40)	52.83	(46.27)	101.60	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(5.84)	(4.96)	(9.97)	(26.41)	(27.35)	(32.49)	(32.27)	(14.89)	0.00
PRESTAMOS (%)	(5.34)	(6.56)	(15.87)	(30.60)	(29.04)	(34.71)	(27.92)	(11.45)	0.00
LOCALES (%)	(10.41)	(18.20)	(24.04)	(37.62)	(37.88)	(38.15)	(28.57)	(3.95)	0.00
EXTRANJEROS (%)	699.35	1,767.02	85.18	27.60	108.72	(11.79)	(24.59)	(41.81)	0.00
DEPOSITOS (%)	(3.12)	(7.52)	(17.79)	(32.80)	(33.20)	(34.33)	(44.99)	(31.39)	0.00

LOCALES (%)	(9.23)	(5.21)	(19.92)	(38.10)	(59.41)	(73.06)	(81.31)	(79.35)	0.00
EXTRANJEROS (%)	(0.54)	(8.63)	(16.85)	(31.10)	(23.13)	(15.11)	(29.50)	(17.55)	0.00
PATRIMONIO (%)	(47.16)	94.60	108.38	130.08	122.46	(24.75)	39.54	112.81	0.00
UTILIDAD NETA (%)	(521.24)	121.68	(24.50)	161.07	(14.77)	(232.96)	108.25	(138.39)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	189,107.26	129,334.17	111,435.41	110,813.19	101,482.66	81,128.46	84,518.71	95,541.20	0.00
MENCION ESPECIAL	81,622.31	143,231.42	124,164.65	93,527.80	93,011.14	82,750.17	85,962.17	92,864.84	0.00
SUBNORMAL	19,409.97	9,661.48	15,763.87	20,229.71	18,111.60	23,191.13	17,414.68	12,827.19	0.00
DUDOSO	2,784.00	0.00	3,334.74	0.00	0.00	1,959.37	1,417.20	259.87	0.00
IRRECUPERABLE	7,021.52	12,639.63	1,829.49	15,830.28	2,880.68	935.66	0.00	979.16	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.87	4.70	0.00	5.32	5.26	5.46	5.77	6.21	0.00
AL POR MENOR	6.00	6.37	0.00	6.68	6.65	6.69	6.61	7.29	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.88	4.90	0.00	5.47	5.42	5.68	5.69	6.12	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.26	5.70	0.00	7.63	6.56	6.81	6.81	7.31	0.00
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	0.56	0.63	0.91	0.95	0.98	1.02	0.87	0.80	0.00
PERSONA JURIDICA	0.79	0.83	0.65	0.64	0.61	0.68	0.56	0.60	0.00