

**MMG BANK CORPORATION**  
**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	454,835.43	428,036.90	380,007.80	397,109.04	434,586.83	378,721.42	379,416.35	428,359.95	0.00
ACTIVOS LIQUIDOS	124,443.09	131,890.57	85,284.26	107,067.96	105,662.88	105,552.35	101,412.28	99,271.07	0.00
TOTAL DE PRESTAMOS	39,052.39	55,186.14	62,320.07	50,217.82	59,672.11	64,295.44	67,873.38	69,599.15	0.00
LOCALES	32,088.44	38,026.24	44,938.57	43,166.62	50,027.24	45,915.75	50,586.36	51,458.53	0.00
EXTRANJEROS	6,963.95	17,159.90	17,381.50	7,051.20	9,644.87	18,379.69	17,287.02	18,140.62	0.00
TOTAL DE INVERSIONES	274,783.75	226,625.96	217,965.60	226,115.19	256,519.69	194,709.11	194,965.50	246,089.98	0.00
TOTAL DE DEPOSITOS	404,089.94	385,216.18	328,671.68	338,583.36	373,853.10	318,255.84	312,213.92	339,239.96	0.00
LOCALES	249,567.09	244,289.36	222,425.92	220,028.93	244,767.34	209,905.22	210,316.91	236,284.09	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	235,703.80	224,518.96	204,202.13	193,588.26	221,025.14	181,643.39	193,265.23	201,257.48	0.00
DEPOSITOS DE BANCOS	13,863.29	19,770.40	18,223.78	26,440.67	23,742.20	28,261.83	17,051.68	35,026.61	0.00
EXTRANJEROS	154,522.85	140,926.82	106,245.77	118,554.43	129,085.75	108,350.62	101,897.01	102,955.87	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	144,662.58	130,023.88	95,795.73	107,722.70	123,865.71	100,151.52	95,363.86	93,572.59	0.00
DEPOSITOS DE BANCOS	9,860.27	10,902.93	10,450.04	10,831.73	5,220.05	8,199.10	6,533.15	9,383.28	0.00
PATRIMONIO TOTAL	31,007.26	32,902.99	34,593.82	36,363.75	29,650.96	30,281.03	31,338.93	32,933.12	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	459,375.39	454,556.48	426,240.34	447,948.87	444,711.13	403,379.16	379,712.07	412,734.50	0.00
ACTIVOS GENERADORES DE INGRESOS	325,445.21	318,289.10	302,519.83	300,090.73	315,013.97	270,408.32	271,562.28	296,011.07	0.00
TOTAL DE PRESTAMOS	40,611.26	54,534.29	54,372.66	42,949.89	49,362.25	59,740.79	65,096.73	59,908.49	0.00
TOTAL DE INVERSIONES	284,833.95	263,754.81	248,147.17	257,140.84	265,651.72	210,667.53	206,465.55	236,102.59	0.00
PATRIMONIO TOTAL	30,788.36	33,000.20	35,004.59	37,202.72	30,329.11	31,592.01	32,966.37	34,648.43	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,316.84	1,854.36	3,810.20	5,829.01	7,937.73	2,182.76	4,356.88	6,823.54	0.00
EGRESOS DE OPERACIONES	3,269.91	1,067.17	1,875.48	3,330.79	4,390.80	1,221.26	2,671.61	3,712.82	0.00
INGRESO NETO DE INTERESES	5,046.93	787.19	1,934.73	2,498.22	3,546.93	961.50	1,685.28	3,110.72	0.00

OTROS INGRESOS	14,388.64	3,929.54	7,315.62	11,318.07	15,457.16	3,479.89	7,145.52	10,742.85	0.00
INGRESO DE OPERACIONES	19,435.56	4,716.73	9,250.34	13,816.29	19,004.09	4,441.39	8,830.80	13,853.57	0.00
EGRESOS GENERALES	10,368.18	3,080.60	6,067.13	9,123.62	12,232.85	3,196.08	6,150.05	9,552.07	0.00
UTILIDAD ANTES DE PROVISIONES	9,067.38	1,636.13	3,183.21	4,692.67	6,771.24	1,245.31	2,680.74	4,301.50	0.00
UTILIDAD DEL PERIODO	9,029.66	1,603.48	3,148.34	4,673.14	6,747.25	1,229.14	2,655.43	4,244.25	0.00
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	91.00	123.65	125.87	110.53	114.99	131.17	140.31	172.24	0.00
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 (%)	0.23	0.22	0.20	0.22	0.19	0.20	0.21	0.25	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.82	7.69	9.10	9.16	6.82	8.00	8.26	7.69	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.88	11.68	12.34	13.16	9.38	11.69	11.92	10.43	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	79.40	59.62	55.51	72.41	49.69	47.10	46.17	47.32	0.00
INDICE DE ADECUACION DE CAPITAL	15.34	16.49	18.60	19.91	21.75	23.35	23.26	26.56	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.80	34.24	25.95	31.62	28.26	33.17	32.48	29.26	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	27.36	30.81	22.44	26.96	24.31	27.87	26.73	23.17	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	98.80	93.07	92.27	98.41	96.88	94.35	94.93	101.80	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.77	2.02	2.08	2.08	2.14	1.82	1.96	1.91	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.97	1.41	1.48	1.39	1.52	1.22	1.40	1.37	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	29.33	19.44	17.99	16.75	22.25	15.56	16.11	16.33	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.56	2.33	2.52	2.59	2.52	3.23	3.21	3.07	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.00	1.34	1.24	1.48	1.39	1.81	1.97	1.67	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.55	0.99	1.28	1.11	1.13	1.42	1.24	1.40	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	53.35	65.31	65.59	66.04	64.37	71.96	69.64	68.95	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.42	4.94	4.84	5.03	4.91	5.15	5.26	4.84	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	157.00	161.00	162.00	162.00	162.00	165.00	169.00	172.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	248.74	342.77	384.69	309.99	368.35	389.67	401.62	404.65	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,573.82	2,392.65	2,028.84	2,090.02	2,307.74	1,928.82	1,847.42	1,972.33	0.00
UTILIDAD NETA / EMPLEADOS	57.51	9.96	19.43	28.85	41.65	7.45	15.71	24.68	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.96)	(11.03)	(19.57)	(20.39)	(4.45)	(11.52)	(0.16)	7.87	0.00
PRESTAMOS (%)	(7.39)	2.42	34.24	40.74	52.80	16.51	8.91	38.59	0.00

LOCALES (%)	(13.51)	(21.95)	8.31	37.63	55.90	20.75	12.57	19.21	0.00
EXTRANJEROS (%)	37.33	232.35	252.26	63.31	38.50	7.11	(0.54)	157.27	0.00
DEPOSITOS (%)	(2.62)	(12.19)	(23.04)	(25.17)	(7.48)	(17.38)	(5.01)	0.19	0.00
LOCALES (%)	(3.62)	(7.98)	(13.61)	(17.62)	(1.92)	(14.08)	(5.44)	7.39	0.00
EXTRANJEROS (%)	(0.96)	(18.65)	(37.35)	(36.05)	(16.46)	(23.12)	(4.09)	(13.16)	0.00
PATRIMONIO (%)	1.43	(0.59)	(2.32)	(4.41)	(4.37)	(7.97)	(9.41)	(9.43)	0.00
UTILIDAD NETA (%)	18.97	(26.34)	(28.10)	(35.19)	(25.28)	(23.35)	(15.66)	(9.18)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	39,006.35	55,309.79	62,284.58	48,230.28	59,625.74	64,265.24	66,434.64	69,771.39	0.00
MENCION ESPECIAL	137.04	0.00	161.36	2,098.07	161.36	161.36	1,579.05	0.00	0.00
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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.88	4.93	5.02	5.02	5.18	5.20	5.16	5.42	0.00
PRESTAMO PERSONAL AUTO	7.50	8.50	8.50	8.50	0.00	0.00	0.00	7.25	0.00
PRESTAMO PERSONAL	5.63	5.63	5.58	5.64	6.38	6.40	6.29	6.47	0.00
TARJETA DE CREDITO	9.00	9.00	9.21	9.32	9.20	9.10	9.08	9.07	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.00	1.85	3.00	2.70	2.07	2.43	2.76	2.86	0.00
PERSONA JURIDICA	1.45	1.55	1.68	1.88	2.05	2.29	2.57	2.70	0.00