

**MERCANTIL BANCO, S. A.**  
**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	321,075.78	344,743.96	368,108.62	429,387.40	434,799.38	455,220.82	458,599.51	493,659.65	0.00
ACTIVOS LIQUIDOS	61,358.34	48,972.69	59,266.68	44,594.69	45,026.94	57,281.04	21,963.80	23,771.68	0.00
TOTAL DE PRESTAMOS	185,905.38	206,682.82	223,030.74	279,593.63	293,032.74	289,752.33	323,314.34	352,338.15	0.00
LOCALES	174,101.72	177,464.07	194,534.47	234,846.21	254,440.93	245,141.16	279,054.66	309,611.06	0.00
EXTRANJEROS	11,803.66	29,218.75	28,496.27	44,747.42	38,591.81	44,611.17	44,259.68	42,727.09	0.00
TOTAL DE INVERSIONES	61,012.47	75,918.78	74,984.50	88,360.59	85,562.70	95,967.68	100,927.62	104,431.77	0.00
TOTAL DE DEPOSITOS	277,547.53	296,066.66	321,450.15	374,728.26	383,912.46	395,713.88	407,668.94	436,472.55	0.00
LOCALES	60,327.83	54,032.09	61,920.41	56,090.04	73,710.66	85,300.26	68,248.27	73,471.72	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	54,489.02	48,880.66	57,899.43	51,165.48	61,825.46	73,016.12	57,158.47	63,665.42	0.00
DEPOSITOS DE BANCOS	5,838.80	5,151.44	4,020.98	4,924.57	11,885.20	12,284.14	11,089.80	9,806.30	0.00
EXTRANJEROS	217,219.70	242,034.57	259,529.74	318,638.22	310,201.80	310,413.63	339,420.67	363,000.83	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	182,970.52	196,818.14	216,640.26	269,348.48	262,522.94	270,406.69	306,816.72	324,608.40	0.00
DEPOSITOS DE BANCOS	34,249.19	45,216.43	42,889.48	49,289.74	47,678.85	40,006.94	32,603.96	38,392.44	0.00
PATRIMONIO TOTAL	39,002.36	39,687.72	41,461.34	41,389.94	42,634.85	42,951.30	42,982.87	45,563.21	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	291,831.79	301,212.85	315,706.03	352,170.32	160,537.89	399,982.39	413,354.06	461,523.52	0.00
ACTIVOS GENERADORES DE INGRESOS	223,549.55	239,601.58	255,538.31	299,816.84	123,458.92	334,160.81	361,128.60	412,362.07	0.00
TOTAL DE PRESTAMOS	159,493.99	169,467.80	191,689.52	228,511.00	92,952.69	248,217.57	273,172.54	315,965.89	0.00
TOTAL DE INVERSIONES	64,055.57	70,133.77	63,848.79	71,305.84	30,506.23	85,943.23	87,956.06	96,396.18	0.00
PATRIMONIO TOTAL	37,430.50	38,048.80	39,526.50	40,504.86	19,501.18	41,319.51	42,222.11	43,476.57	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,044.26	3,309.87	7,012.88	11,073.06	15,467.76	4,399.23	9,132.45	14,342.69	0.00
EGRESOS DE OPERACIONES	3,018.01	902.73	1,919.01	2,984.22	4,117.68	1,022.26	2,058.64	3,232.24	0.00
INGRESO NETO DE INTERESES	8,026.26	2,407.14	5,093.87	8,088.84	11,350.08	3,376.97	7,073.81	11,110.45	0.00
OTROS INGRESOS	7,205.29	1,347.33	2,758.23	3,626.28	4,606.80	874.42	1,756.41	2,882.33	0.00

INGRESO DE OPERACIONES	15,231.55	3,754.47	7,852.11	11,715.13	15,956.88	4,251.39	8,830.22	13,992.78	0.00
EGRESOS GENERALES	13,710.96	3,876.63	7,154.61	11,142.63	15,286.18	3,181.32	6,406.71	9,782.04	0.00
UTILIDAD ANTES DE PROVISIONES	1,520.59	(122.16)	697.49	572.49	670.70	1,070.07	2,423.52	4,210.74	0.00
UTILIDAD DEL PERIODO	2,569.07	71.14	696.40	196.15	1,893.66	1,369.49	2,273.47	4,650.16	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,736.00	2,764.00	4,229.43	2,529.43	1,225.01	1,270.13	1,531.12	3,042.53	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,073.87	11,022.02	10,042.28	9,605.54	7,590.13	7,000.12	7,174.68	7,641.19	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.47	1.34	1.90	0.90	0.00	0.44	0.47	0.86	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	441.30	398.77	237.44	379.75	0.00	551.14	468.59	251.15	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	6.49	5.33	4.50	3.44	2.59	2.42	2.22	2.17	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.15	11.51	11.26	9.64	9.81	9.44	9.37	9.23	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.80	14.04	13.91	11.25	11.26	11.14	10.13	9.98	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	20.98	19.20	18.59	14.80	14.55	14.82	13.29	12.93	0.00
INDICE DE ADECUACION DE CAPITAL	21.37	17.79	17.72	16.62	15.91	15.28	13.71	13.98	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	22.11	16.54	18.44	11.90	11.73	14.48	5.39	5.45	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.11	14.21	16.10	10.39	10.36	12.58	4.79	4.82	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.09	42.18	41.76	35.48	34.02	38.73	30.14	29.37	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.15	0.12	0.55	0.09	0.74	1.64	1.26	1.50	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.88	0.09	0.44	0.07	0.57	1.37	1.10	1.34	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.86	0.75	3.52	0.65	4.67	13.26	10.77	14.26	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.94	5.53	5.49	4.92	11.33	5.27	5.06	4.64	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.35	1.51	1.50	1.33	2.98	1.22	1.14	1.05	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.59	4.02	3.99	3.60	8.35	4.04	3.92	3.59	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	90.02	103.25	91.12	95.11	220.72	74.83	72.55	69.91	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.22	2.25	2.16	1.61	3.51	1.05	0.97	0.93	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	100.00	106.00	107.00	106.00	108.00	111.00	109.00	112.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	2.00	2.00	2.00	2.00	2.00	0.00
PRESTAMOS / EMPLEADOS	1,859.05	1,949.84	2,084.40	2,637.68	0.00	2,610.38	2,966.19	3,145.88	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,775.48	2,793.08	3,004.21	3,535.17	0.00	3,564.99	3,740.08	3,897.08	0.00
UTILIDAD NETA / EMPLEADOS	25.69	0.67	6.51	1.85	8.44	12.34	20.86	41.52	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	22.27	33.79	39.80	56.17	(100.00)	32.05	24.58	14.97	0.00
PRESTAMOS (%)	39.69	56.28	39.09	57.58	(100.00)	40.19	44.96	26.02	0.00
LOCALES (%)	30.94	41.63	31.56	41.76	(100.00)	38.14	43.45	31.84	0.00
EXTRANJEROS (%)	10,199.75	320.53	128.36	280.48	(100.00)	52.68	55.32	(4.51)	0.00
DEPOSITOS (%)	24.91	36.79	46.23	62.11	(100.00)	33.66	26.82	16.48	0.00

LOCALES (%)	20.21	15.22	40.71	6.57	(100.00)	57.87	10.22	30.99	0.00
EXTRANJEROS (%)	26.28	42.76	47.61	78.48	(100.00)	28.25	30.78	13.92	0.00
PATRIMONIO (%)	8.77	9.00	10.29	4.47	(100.00)	8.22	3.67	10.08	0.00
UTILIDAD NETA (%)	(131.05)	(27.74)	(40.18)	(90.56)	(64.52)	1,825.17	226.46	2,270.72	0.00
CLASIFICACION PRESTAMOS									
NORMAL	183,704.59	204,620.99	222,462.83	274,857.31	288,356.46	283,928.52	317,285.44	344,265.57	0.00
MENCION ESPECIAL	6,116.39	5,700.33	3,630.24	6,417.51	5,715.13	6,432.60	7,027.28	7,445.51	0.00
SUBNORMAL	4,557.40	4,396.39	4,812.56	4,747.73	4,288.55	4,333.49	4,058.57	5,891.44	0.00
DUDOSO	241.81	587.54	746.13	2,776.76	1,230.48	1,027.83	1,433.45	1,692.60	0.00
IRRECUPERABLE	3,359.05	2,399.59	1,421.25	399.87	1,032.25	1,030.00	684.27	684.23	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.63	5.60	5.68	5.81	5.82	6.11	6.11	6.22	0.00
AL POR MENOR	6.15	6.23	6.20	6.51	6.68	6.29	6.17	5.99	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.69	5.73	5.64	5.57	5.49	5.90	5.81	5.76	0.00
PRESTAMO PERSONAL AUTO	6.21	6.12	6.00	6.11	6.08	6.08	6.01	5.96	0.00
PRESTAMO PERSONAL	7.34	6.91	6.64	6.67	6.54	6.54	6.51	6.44	0.00
TARJETA DE CREDITO	18.22	17.95	17.82	17.43	17.27	17.11	17.01	16.93	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.39	2.14	2.29	2.15	2.18	2.17	2.16	2.21	0.00
PERSONA JURIDICA	2.12	2.21	2.28	2.34	2.36	2.30	2.39	2.42	0.00