

MMG BANK CORPORATION
ESTADISTICAS FINANCIERAS
A DICIEMBRE 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 | 389,264.29 |
| 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 | 74,409.37 |
| 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 | 83,600.72 |
| 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 | 64,870.08 |
| 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 | 18,730.64 |
| 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 | 219,070.08 |
| 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 | 326,680.43 |
| 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 | 219,105.57 |
| 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 | 191,652.99 |
| 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 | 27,452.58 |
| 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 | 107,574.85 |
| 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 | 89,766.53 |
| 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 | 17,808.32 |
| 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 | 23,621.76 |
| 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 | 411,925.56 |
| 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 | 309,431.30 |
| 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 | 71,636.42 |
| 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 | 237,794.88 |
| 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 | 26,636.36 |
| 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 | 9,559.73 |
| 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 | 5,049.71 |
| 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 | 4,510.02 |
| 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 | 13,890.69 |
| 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 | 18,400.71 |

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| 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 | 12,907.01 |
| 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 | 5,493.70 |
| 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 | 5,390.81 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.78 |
| TOTAL PROVISIONES PARA PRESTAMOS | 91.00 | 123.65 | 125.87 | 110.53 | 114.99 | 131.17 | 140.31 | 172.24 | 220.71 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,256.89 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.23 | 0.22 | 0.20 | 0.22 | 0.19 | 0.20 | 0.21 | 0.25 | 0.26 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 6.82 | 7.69 | 9.10 | 9.16 | 6.82 | 8.00 | 8.26 | 7.69 | 6.07 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 9.88 | 11.68 | 12.34 | 13.16 | 9.38 | 11.69 | 11.92 | 10.43 | 7.80 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 79.40 | 59.62 | 55.51 | 72.41 | 49.69 | 47.10 | 46.17 | 47.32 | 28.26 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 11.46 | 13.87 | 16.03 | 0.00 | 14.89 | 14.46 | 16.27 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 30.80 | 34.24 | 25.95 | 31.62 | 28.26 | 33.17 | 32.48 | 29.26 | 22.78 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 27.36 | 30.81 | 22.44 | 26.96 | 24.31 | 27.87 | 26.73 | 23.17 | 19.12 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 98.80 | 93.07 | 92.27 | 98.41 | 96.88 | 94.35 | 94.93 | 101.80 | 89.84 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.77 | 2.02 | 2.08 | 2.08 | 2.14 | 1.82 | 1.96 | 1.91 | 1.74 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.97 | 1.41 | 1.48 | 1.39 | 1.52 | 1.22 | 1.40 | 1.37 | 1.31 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 29.33 | 19.44 | 17.99 | 16.75 | 22.25 | 15.56 | 16.11 | 16.33 | 20.24 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.56 | 2.33 | 2.52 | 2.59 | 2.52 | 3.23 | 3.21 | 3.07 | 3.09 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.00 | 1.34 | 1.24 | 1.48 | 1.39 | 1.81 | 1.97 | 1.67 | 1.63 |
| 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 | 1.46 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 53.35 | 65.31 | 65.59 | 66.04 | 64.37 | 71.96 | 69.64 | 68.95 | 70.14 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.42 | 4.94 | 4.84 | 5.03 | 4.91 | 5.15 | 5.26 | 4.84 | 4.49 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 157.00 | 161.00 | 162.00 | 162.00 | 162.00 | 165.00 | 169.00 | 172.00 | 171.00 |

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| 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 | 488.89 |
| 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 | 1,910.41 |
| UTILIDAD NETA / EMPLEADOS | 57.51 | 9.96 | 19.43 | 28.85 | 41.65 | 7.45 | 15.71 | 24.68 | 31.53 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (1.96) | (11.03) | (19.57) | (20.39) | (4.45) | (11.52) | (0.16) | 7.87 | (10.43) |
| PRESTAMOS (%) | (7.39) | 2.42 | 34.24 | 40.74 | 52.80 | 16.51 | 8.91 | 38.59 | 40.10 |
| LOCALES (%) | (13.51) | (21.95) | 8.31 | 37.63 | 55.90 | 20.75 | 12.57 | 19.21 | 29.67 |
| EXTRANJEROS (%) | 37.33 | 232.35 | 252.26 | 63.31 | 38.50 | 7.11 | (0.54) | 157.27 | 94.20 |
| DEPOSITOS (%) | (2.62) | (12.19) | (23.04) | (25.17) | (7.48) | (17.38) | (5.01) | 0.19 | (12.62) |
| LOCALES (%) | (3.62) | (7.98) | (13.61) | (17.62) | (1.92) | (14.08) | (5.44) | 7.39 | (10.48) |
| EXTRANJEROS (%) | (0.96) | (18.65) | (37.35) | (36.05) | (16.46) | (23.12) | (4.09) | (13.16) | (16.66) |
| PATRIMONIO (%) | 1.43 | (0.59) | (2.32) | (4.41) | (4.37) | (7.97) | (9.41) | (9.43) | (20.33) |
| UTILIDAD NETA (%) | 18.97 | (26.34) | (28.10) | (35.19) | (25.28) | (23.35) | (15.66) | (9.18) | (20.10) |
| 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 | 83,804.85 |
| MENCION ESPECIAL | 137.04 | 0.00 | 161.36 | 2,098.07 | 161.36 | 161.36 | 1,579.05 | 0.00 | 6.80 |
| SUBNORMAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.78 |
| 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 | 5.75 |
| 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 | 5.55 |
| PRESTAMO PERSONAL AUTO | 7.50 | 8.50 | 8.50 | 8.50 | 0.00 | 0.00 | 0.00 | 7.25 | 7.25 |
| PRESTAMO PERSONAL | 5.62 | 5.62 | 5.58 | 5.64 | 6.38 | 6.40 | 6.29 | 6.47 | 6.53 |
| TARJETA DE CREDITO | 9.00 | 9.00 | 9.21 | 9.32 | 9.20 | 9.10 | 9.08 | 9.07 | 9.05 |

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| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.00 | 1.85 | 3.00 | 2.70 | 2.07 | 2.42 | 2.76 | 2.86 | 3.07 |
| PERSONA JURIDICA | 1.45 | 1.54 | 1.68 | 1.88 | 2.05 | 2.29 | 2.57 | 2.70 | 2.92 |