

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.

**ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	223,908.11	202,115.19	194,231.85	207,331.54	210,948.34	210,968.06	213,903.65	212,622.80	0.00
ACTIVOS LIQUIDOS	18,664.84	18,021.67	11,468.55	9,372.60	11,061.88	10,044.92	18,325.12	6,590.85	0.00
TOTAL DE PRESTAMOS	196,514.32	174,601.88	172,888.85	187,359.95	189,779.71	191,606.47	184,991.79	195,822.69	0.00
LOCALES	161,663.49	143,868.57	143,113.89	162,971.06	159,463.52	171,441.11	148,522.70	147,275.66	0.00
EXTRANJEROS	34,850.83	30,733.31	29,774.97	24,388.89	30,316.20	20,165.36	36,469.09	48,547.03	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	195,817.78	169,400.05	133,888.28	145,685.47	150,431.05	149,882.70	151,132.10	149,285.70	0.00
LOCALES	33,043.28	23,052.11	13,599.64	9,817.45	8,074.25	5,807.20	5,126.51	3,185.80	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	33,043.28	23,052.11	13,599.64	9,817.45	8,074.25	5,807.20	5,126.51	3,185.80	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	162,774.50	146,347.94	120,288.64	135,868.02	142,356.79	144,075.51	146,005.59	146,099.90	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	3,774.50	3,347.94	3,288.64	2,868.02	356.79	75.51	5.59	99.90	0.00
DEPOSITOS DE BANCOS	159,000.00	143,000.00	117,000.00	133,000.00	142,000.00	144,000.00	146,000.00	146,000.00	0.00
PATRIMONIO TOTAL	24,365.42	28,664.37	55,377.16	57,302.93	56,427.62	58,431.70	58,865.17	59,496.20	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	266,055.33	250,747.57	240,513.00	225,470.09	217,428.23	206,541.63	204,067.75	209,977.17	0.00
ACTIVOS GENERADORES DE INGRESOS	236,731.54	221,018.40	206,370.52	199,475.36	193,147.02	183,104.18	178,940.32	191,591.32	0.00
TOTAL DE PRESTAMOS	236,731.54	221,018.40	206,370.52	199,475.36	193,147.02	183,104.18	178,940.32	191,591.32	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	17,659.10	33,378.51	47,532.04	42,114.78	40,396.52	43,548.04	57,121.17	58,399.56	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,308.99	2,571.16	5,075.18	7,746.58	10,625.09	2,963.18	5,908.12	8,788.94	0.00
EGRESOS DE OPERACIONES	2,808.56	783.23	1,517.13	2,277.81	3,210.82	1,008.32	1,975.15	2,932.80	0.00
INGRESO NETO DE INTERESES	8,500.44	1,787.93	3,558.06	5,468.77	7,414.28	1,954.86	3,932.97	5,856.14	0.00

OTROS INGRESOS	1,307.11	242.92	442.32	627.27	767.17	150.19	319.55	436.54	0.00
INGRESO DE OPERACIONES	9,807.54	2,030.84	4,000.38	6,096.03	8,181.45	2,105.05	4,252.52	6,292.68	0.00
EGRESOS GENERALES	9,521.21	1,751.70	5,508.05	7,383.34	8,647.02	2,125.65	3,766.12	4,978.80	0.00
UTILIDAD ANTES DE PROVISIONES	286.34	279.14	(1,507.67)	(1,287.31)	(465.57)	(20.60)	486.41	1,313.88	0.00
UTILIDAD DEL PERIODO	(16,587.36)	3,803.42	(2,637.24)	5,384.90	4,509.59	818.15	1,251.62	1,882.65	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	10,230.00	2,895.03	1,417.20	1,239.03	3,546.98	5,537.67	5,967.31	5,532.92	0.00
TOTAL PROVISIONES PARA PRESTAMOS	18,971.76	15,362.91	16,423.91	15,112.30	17,051.12	16,398.73	17,358.73	16,727.01	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	5.21	1.66	0.82	0.66	1.87	2.89	3.23	2.83	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	185.45	530.67	1,158.90	1,219.69	480.72	296.13	290.90	302.32	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	9.65	8.80	9.50	8.07	8.98	8.56	9.38	8.54	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.88	14.18	28.51	27.64	26.75	27.70	27.52	27.98	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.40	16.42	32.03	30.58	29.73	30.50	31.82	30.38	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	12.40	16.42	32.03	30.58	29.73	30.50	31.82	30.38	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 (%)	9.53	10.64	8.57	6.43	7.35	6.70	12.13	4.41	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.34	8.92	5.90	4.52	5.24	4.76	8.57	3.10	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	9.53	10.64	8.57	6.43	7.35	6.70	12.13	4.41	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(7.01)	6.88	(2.56)	3.60	2.33	1.79	1.40	1.31	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(6.23)	6.07	(2.19)	3.18	2.07	1.58	1.23	1.20	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(93.93)	45.58	(11.10)	17.05	11.16	7.51	4.38	4.30	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.78	4.65	4.92	5.18	5.50	6.47	6.60	6.12	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.19	1.42	1.47	1.52	1.66	2.20	2.21	2.04	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.59	3.24	3.45	3.66	3.84	4.27	4.40	4.08	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	97.08	86.25	137.69	121.12	105.69	100.98	88.56	79.12	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.55	0.44	0.43	0.42	0.40	0.33	0.36	0.30	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	69.00	72.00	57.00	53.00	54.00	50.00	50.00	47.00	0.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	2,848.03	2,425.03	3,033.14	3,535.09	3,514.44	3,832.13	3,699.84	4,166.44	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,837.94	2,352.78	2,348.92	2,748.78	2,785.76	2,997.65	3,022.64	3,176.29	0.00
UTILIDAD NETA / EMPLEADOS	(240.40)	52.83	(46.27)	101.60	83.51	16.36	25.03	40.06	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(27.35)	(32.49)	(32.27)	(14.89)	(5.79)	4.38	10.13	2.55	0.00
PRESTAMOS (%)	(29.04)	(34.71)	(27.92)	(11.45)	(3.43)	9.74	7.00	4.52	0.00

LOCALES (%)	(37.88)	(38.15)	(28.57)	(3.95)	(1.36)	19.17	3.78	(9.63)	0.00
EXTRANJEROS (%)	108.72	(11.79)	(24.59)	(41.81)	(13.01)	(34.39)	22.48	99.05	0.00
DEPOSITOS (%)	(33.20)	(34.33)	(44.99)	(31.39)	(23.18)	(11.52)	12.88	2.47	0.00
LOCALES (%)	(59.41)	(73.06)	(81.31)	(79.35)	(75.56)	(74.81)	(62.30)	(67.55)	0.00
EXTRANJEROS (%)	(23.13)	(15.11)	(29.50)	(17.55)	(12.54)	(1.55)	21.38	7.53	0.00
PATRIMONIO (%)	122.46	(24.75)	39.54	112.81	131.59	103.85	6.30	3.83	0.00
UTILIDAD NETA (%)	(14.77)	(232.96)	108.25	(138.39)	(127.19)	(78.49)	(147.46)	(65.04)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	101,482.66	81,128.46	84,518.71	95,541.20	105,340.80	138,274.15	161,224.60	165,919.25	0.00
MENCION ESPECIAL	93,011.14	82,750.17	85,962.17	92,864.84	94,355.20	63,100.25	33,604.93	38,208.68	0.00
SUBNORMAL	18,111.60	23,191.13	17,414.68	12,827.19	6,089.35	4,419.35	5,331.98	5,067.99	0.00
DUDOSO	0.00	1,959.37	1,417.20	259.87	0.00	1,165.97	62.61	2,275.37	0.00
IRRECUPERABLE	2,880.68	935.66	0.00	979.16	1,045.49	1,045.49	2,126.40	1,078.41	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.26	5.46	5.77	6.21	6.25	6.67	6.62	6.34	0.00
AL POR MENOR	6.65	6.69	6.61	7.29	7.55	7.50	7.60	7.33	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.42	5.68	5.69	6.12	6.38	6.58	6.51	6.21	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	6.56	6.81	6.81	7.31	7.56	8.17	8.17	7.92	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	0.98	1.02	0.87	0.80	0.80	0.80	0.80	0.80	0.00
PERSONA JURIDICA	0.61	0.68	0.56	0.60	0.69	0.74	0.68	0.43	0.00