

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.

ESTADISTICAS FINANCIERAS
A DICIEMBRE 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 | 209,679.78 | 210,968.06 | 213,903.65 | 212,622.80 | 219,915.85 |
| 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 | 10,530.47 |
| 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 | 198,673.26 |
| 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 | 144,746.96 |
| 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 | 53,926.30 |
| 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 | 154,000.00 |
| 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 | 154,000.00 |
| 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 | 154,000.00 |
| PATRIMONIO TOTAL | 24,365.42 | 28,664.37 | 55,377.16 | 57,302.93 | 57,613.55 | 58,431.70 | 58,865.17 | 59,496.20 | 60,477.40 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 266,055.33 | 250,747.57 | 240,513.00 | 225,470.09 | 216,793.95 | 206,541.63 | 204,067.75 | 209,977.17 | 214,797.81 |
| 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 | 194,226.49 |
| 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 | 194,226.49 |
| 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 | 40,989.49 | 43,548.04 | 57,121.17 | 58,399.56 | 59,045.48 |
| 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 | 11,397.40 |
| 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 | 3,732.23 |
| 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 | 7,665.17 |
| OTROS INGRESOS | 1,307.11 | 242.92 | 442.32 | 627.27 | 767.17 | 150.19 | 319.55 | 436.54 | 522.76 |
| 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 | 8,187.93 |
| EGRESOS GENERALES | 9,521.21 | 1,751.70 | 5,508.05 | 7,383.34 | 7,805.62 | 2,125.65 | 3,766.12 | 4,978.80 | 6,883.24 |
| UTILIDAD ANTES DE PROVISIONES | 286.34 | 279.14 | (1,507.67) | (1,287.31) | 375.83 | (20.60) | 486.41 | 1,313.88 | 1,304.69 |
| UTILIDAD DEL PERIODO | (16,587.36) | 3,803.42 | (2,637.24) | 5,384.90 | 5,277.04 | 818.15 | 1,251.62 | 1,882.65 | 2,863.85 |
| 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 | 6,290.59 |
| 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 | 15,975.05 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 5.21 | 1.66 | 0.82 | 0.66 | 1.87 | 2.89 | 3.23 | 2.83 | 3.17 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 185.45 | 530.67 | 1,158.90 | 1,219.69 | 480.72 | 296.13 | 290.90 | 302.32 | 253.95 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 9.65 | 8.80 | 9.50 | 8.07 | 8.98 | 8.56 | 9.38 | 8.54 | 8.04 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.88 | 14.18 | 28.51 | 27.64 | 27.48 | 27.70 | 27.52 | 27.98 | 27.50 |

| | | | | | | | | | |
|---|------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.40 | 16.42 | 32.03 | 30.58 | 30.36 | 30.50 | 31.82 | 30.38 | 30.44 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 12.40 | 16.42 | 32.03 | 30.58 | 30.36 | 30.50 | 31.82 | 30.38 | 30.44 |
| 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 | 6.84 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 8.34 | 8.92 | 5.90 | 4.52 | 5.28 | 4.76 | 8.57 | 3.10 | 4.79 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 9.53 | 10.64 | 8.57 | 6.43 | 7.35 | 6.70 | 12.13 | 4.41 | 6.84 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | (7.01) | 6.88 | (2.56) | 3.60 | 2.73 | 1.79 | 1.40 | 1.31 | 1.47 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | (6.23) | 6.07 | (2.19) | 3.18 | 2.43 | 1.58 | 1.23 | 1.20 | 1.33 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | (93.93) | 45.58 | (11.10) | 17.05 | 12.87 | 7.51 | 4.38 | 4.30 | 4.85 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.78 | 4.65 | 4.92 | 5.18 | 5.50 | 6.47 | 6.60 | 6.12 | 5.87 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.19 | 1.42 | 1.47 | 1.52 | 1.66 | 2.20 | 2.21 | 2.04 | 1.92 |
| 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 | 3.95 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 97.08 | 86.25 | 137.69 | 121.12 | 95.41 | 100.98 | 88.56 | 79.12 | 84.07 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.55 | 0.44 | 0.43 | 0.42 | 0.40 | 0.33 | 0.36 | 0.30 | 0.27 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 69.00 | 72.00 | 57.00 | 53.00 | 54.00 | 50.00 | 50.00 | 47.00 | 33.00 |
| NUMERO DE SUCURSALES | 2.00 | 2.00 | 2.00 | 2.00 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 |
| 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 | 6,020.40 |
| 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 | 4,666.67 |
| UTILIDAD NETA / EMPLEADOS | (240.40) | 52.83 | (46.27) | 101.60 | 97.72 | 16.36 | 25.03 | 40.06 | 86.78 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | (27.35) | (32.49) | (32.27) | (14.89) | (6.35) | 4.38 | 10.13 | 2.55 | 4.88 |
| PRESTAMOS (%) | (29.04) | (34.71) | (27.92) | (11.45) | (3.43) | 9.74 | 7.00 | 4.52 | 4.69 |
| LOCALES (%) | (37.88) | (38.15) | (28.57) | (3.95) | (1.36) | 19.17 | 3.78 | (9.63) | (9.23) |
| EXTRANJEROS (%) | 108.72 | (11.79) | (24.59) | (41.81) | (13.01) | (34.39) | 22.48 | 99.05 | 77.88 |
| DEPOSITOS (%) | (33.20) | (34.33) | (44.99) | (31.39) | (23.18) | (11.52) | 12.88 | 2.47 | 2.37 |
| LOCALES (%) | (59.41) | (73.06) | (81.31) | (79.35) | (75.56) | (74.81) | (62.30) | (67.55) | (100.00) |
| EXTRANJEROS (%) | (23.13) | (15.11) | (29.50) | (17.55) | (12.54) | (1.55) | 21.38 | 7.53 | 8.18 |
| PATRIMONIO (%) | 122.46 | (24.75) | 39.54 | 112.81 | 136.46 | 103.85 | 6.30 | 3.83 | 4.97 |
| UTILIDAD NETA (%) | (14.77) | (232.96) | 108.25 | (138.39) | (131.81) | (78.49) | (147.46) | (65.04) | (45.73) |
| 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 | 168,918.38 |
| 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 | 37,150.08 |
| 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 | 5,047.46 |
| DUDOSO | 0.00 | 1,959.37 | 1,417.20 | 259.87 | 0.00 | 1,165.97 | 62.61 | 2,275.37 | 2,453.98 |
| IRRECUPERABLE | 2,880.68 | 935.66 | 0.00 | 979.16 | 1,045.49 | 1,045.49 | 2,126.40 | 1,078.41 | 1,078.41 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 5.26 | 5.46 | 5.77 | 6.21 | 6.25 | 6.67 | 6.62 | 6.34 | 5.87 |
| AL POR MENOR | 6.65 | 6.69 | 6.61 | 7.29 | 7.55 | 7.50 | 7.60 | 7.33 | 7.95 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.42 | 5.68 | 5.69 | 6.12 | 6.38 | 6.58 | 6.51 | 6.21 | 5.76 |
| 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 | 7.42 |
| 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 |