

MMG BANK CORPORATION
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	434,586.83	378,721.42	379,416.35	428,359.95	389,264.29	388,098.87	372,532.04	431,405.23	329,427.50	
ACTIVOS LIQUIDOS	105,662.88	105,552.35	101,412.28	99,271.07	74,409.37	94,915.37	111,425.68	111,687.58	82,646.08	
TOTAL DE PRESTAMOS	59,672.11	64,295.44	67,873.38	69,599.15	83,600.72	68,871.27	71,279.50	81,670.44	79,586.39	
LOCALES	50,027.24	45,915.75	50,586.36	51,458.53	64,870.08	54,996.44	58,131.07	68,867.11	65,818.76	
EXTRANJEROS	9,644.87	18,379.69	17,287.02	18,140.62	18,730.64	13,874.83	13,148.42	12,803.33	13,767.63	
TOTAL DE INVERSIONES	256,519.69	194,709.11	194,965.50	246,089.98	219,070.08	210,794.69	174,715.14	225,696.77	152,923.45	
TOTAL DE DEPOSITOS	373,853.10	318,255.84	312,213.92	339,239.96	326,680.43	332,750.81	328,886.55	371,356.15	289,026.66	
LOCALES	244,767.34	209,905.22	210,316.91	236,284.09	219,105.57	223,725.14	223,085.99	276,050.27	188,953.19	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	221,025.14	181,643.39	193,265.23	201,257.48	191,652.99	205,172.02	195,252.79	219,466.89	168,775.28	
DEPOSITOS DE BANCOS	23,742.20	28,261.83	17,051.68	35,026.61	27,452.58	18,553.11	27,833.20	56,583.38	20,177.91	
EXTRANJEROS	129,085.75	108,350.62	101,897.01	102,955.87	107,574.85	109,025.68	105,800.56	95,305.88	100,073.47	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	123,865.71	100,151.52	95,363.86	93,572.59	89,766.53	92,833.67	82,749.96	78,358.06	79,105.13	
DEPOSITOS DE BANCOS	5,220.05	8,199.10	6,533.15	9,383.28	17,808.32	16,192.01	23,050.60	16,947.83	20,968.34	
PATRIMONIO TOTAL	29,650.96	30,281.03	31,338.93	32,933.12	23,779.97	25,544.37	27,785.26	29,560.03	20,585.62	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	444,711.13	403,379.16	379,712.07	412,734.50	411,925.56	383,410.15	375,974.20	429,882.59	359,345.89	
ACTIVOS GENERADORES DE INGRESOS	315,013.97	270,408.32	271,562.28	296,011.07	309,431.30	269,335.25	254,416.76	311,528.17	267,590.32	
TOTAL DE PRESTAMOS	49,362.25	59,740.79	65,096.73	59,908.49	71,636.42	66,583.35	69,576.44	75,634.79	81,593.55	
TOTAL DE INVERSIONES	265,651.72	210,667.53	206,465.55	236,102.59	237,794.88	202,751.90	184,840.32	235,893.37	185,996.77	
PATRIMONIO TOTAL	30,329.11	31,592.01	32,966.37	34,648.43	26,715.47	27,912.70	29,562.09	31,246.58	22,182.79	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	7,937.73	2,182.76	4,356.88	6,823.54	9,559.73	2,821.02	5,565.19	8,276.05	10,999.11	
EGRESOS DE OPERACIONES	4,390.80	1,221.26	2,671.61	3,712.82	4,891.50	1,162.22	2,370.19	3,660.92	4,738.26	
INGRESO NETO DE INTERESES	3,546.93	961.50	1,685.28	3,110.72	4,668.23	1,658.80	3,195.00	4,615.13	6,260.85	
OTROS INGRESOS	15,457.16	3,479.89	7,145.52	10,742.85	13,890.69	2,596.95	5,939.85	9,599.94	12,830.42	
INGRESO DE OPERACIONES	19,004.09	4,441.39	8,830.80	13,853.57	18,558.92	4,255.75	9,134.86	14,215.07	19,091.27	
EGRESOS GENERALES	12,232.85	3,196.08	6,150.05	9,552.07	12,907.01	3,108.13	6,157.60	9,491.15	12,934.38	
UTILIDAD ANTES DE PROVISIONES	6,771.24	1,245.31	2,680.74	4,301.50	5,651.91	1,147.62	2,977.25	4,723.92	6,156.89	
UTILIDAD DEL PERIODO	6,747.25	1,229.14	2,655.43	4,244.25	5,549.02	1,159.79	2,938.59	4,654.37	5,992.58	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	9.78	20.74	11.25	0.00	3.15	
TOTAL PROVISIONES PARA PRESTAMOS	114.99	131.17	140.31	172.24	220.71	178.58	225.40	181.00	126.24	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.01	0.03	0.02	0.00	0.00	
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	2,256.89	861.10	2,003.78	0.00	4,010.36	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.19	0.20	0.21	0.25	0.26	0.26	0.32	0.22	0.16	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	6.82	8.00	8.26	7.69	6.11	6.58	7.46	6.85	6.25	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.38	11.69	11.92	10.43	7.86	9.13	11.30	9.62	8.85
PATRIMONIO / PRESTAMOS TOTALES (%)	49.69	47.10	46.17	47.32	28.44	37.09	38.98	36.19	25.87
INDICE DE ADECUACION DE CAPITAL	21.75	23.35	23.26	26.56	19.64	23.26	24.84	25.44	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.26	33.17	32.48	29.26	22.78	28.52	33.88	30.08	28.59
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	24.31	27.87	26.73	23.17	19.12	24.46	29.91	25.89	25.09
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	96.88	94.35	94.93	101.80	89.84	91.87	87.00	90.85	81.50
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	1.82	1.96	1.91	1.79	1.72	2.31	1.99	2.24
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.52	1.22	1.40	1.37	1.35	1.21	1.56	1.44	1.67
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.25	15.56	16.11	16.33	20.77	16.62	19.88	19.86	27.01
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	3.23	3.21	3.07	3.09	4.19	4.37	3.54	4.11
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.39	1.81	1.97	1.67	1.58	1.73	1.86	1.57	1.77
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.13	1.42	1.24	1.40	1.51	2.46	2.51	1.98	2.34
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.37	71.96	69.64	68.95	69.55	73.03	67.41	66.77	67.75
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.91	5.15	5.26	4.84	4.49	3.86	4.67	4.11	4.79
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	162.00	165.00	169.00	172.00	171.00	170.00	175.00	178.00	180.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	368.35	389.67	401.62	404.65	488.89	405.13	407.31	458.82	442.15
DEPOSITOS TOTALES / EMPLEADOS	2,307.74	1,928.82	1,847.42	1,972.33	1,910.41	1,957.36	1,879.35	2,086.27	1,605.70
UTILIDAD NETA / EMPLEADOS	41.65	7.45	15.71	24.68	32.45	6.82	16.79	26.15	33.29
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(4.45)	(11.52)	(0.16)	7.87	(10.43)	2.48	(1.81)	0.71	(15.37)
PRESTAMOS (%)	52.80	16.51	8.91	38.59	40.10	7.12	5.02	17.34	(4.80)
LOCALES (%)	55.90	20.75	12.57	19.21	29.67	19.78	14.91	33.83	1.46
EXTRANJEROS (%)	38.50	7.11	(0.54)	157.27	94.20	(24.51)	(23.94)	(29.42)	(26.50)
DEPOSITOS (%)	(7.48)	(17.38)	(5.01)	0.19	(12.62)	4.55	5.34	9.47	(11.53)
LOCALES (%)	(1.92)	(14.08)	(5.44)	7.39	(10.48)	6.58	6.07	16.83	(13.76)
EXTRANJEROS (%)	(16.46)	(23.12)	(4.09)	(13.16)	(16.66)	0.62	3.83	(7.43)	(6.97)
PATRIMONIO (%)	(4.37)	(7.97)	(9.41)	(9.43)	(19.80)	(15.64)	(11.34)	(10.24)	(13.43)
UTILIDAD NETA (%)	(25.28)	(23.35)	(15.66)	(9.18)	(17.76)	(5.64)	10.66	9.66	7.99
CLASIFICACION PRESTAMOS									
NORMAL	59,625.74	64,265.24	66,434.64	69,771.39	83,804.85	69,024.14	70,411.68	81,831.75	79,667.17
MENCION ESPECIAL	161.36	161.36	1,579.05	0.00	6.80	4.67	1,081.96	19.69	41.01
SUBNORMAL	0.00	0.00	0.00	0.00	9.78	11.24	0.00	0.00	1.31
DUDOSO	0.00	0.00	0.00	0.00	0.00	9.79	11.25	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.15
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.00	5.00	5.00	0.00	5.75	5.75	5.75	5.75	6.88
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.18	5.20	5.16	5.42	5.55	6.22	6.25	6.25	5.64
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	7.25	7.25	7.50	7.50	7.50	7.50
PRESTAMO PERSONAL	6.38	6.40	6.29	6.47	6.53	6.41	6.37	6.10	6.23
TARJETA DE CREDITO	9.20	9.10	9.08	9.07	9.05	9.15	9.10	9.10	9.09
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.07	2.43	2.76	2.86	3.07	3.07	3.05	2.67	2.65
PERSONA JURIDICA	2.05	2.29	2.57	2.70	2.92	2.98	3.04	2.85	2.76