

MERCANTIL BANCO, S. A.
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	434,799.38	455,220.82	458,599.51	493,659.65	547,324.64	572,533.40	623,448.25	654,762.84	727,411.17	
ACTIVOS LIQUIDOS	45,026.94	57,281.04	21,963.80	23,771.68	58,056.44	19,556.18	44,677.78	23,642.78	34,708.16	
TOTAL DE PRESTAMOS	293,032.74	289,752.33	323,314.34	352,338.15	370,215.19	405,278.44	451,473.55	490,195.44	547,155.54	
LOCALES	254,440.93	245,141.16	279,054.66	309,611.06	329,414.57	357,130.80	395,107.40	426,024.51	471,495.34	
EXTRANJEROS	38,591.81	44,611.17	44,259.68	42,727.09	40,800.61	48,147.64	56,366.15	64,170.93	75,660.20	
TOTAL DE INVERSIONES	85,562.70	95,967.68	100,927.62	104,431.77	106,764.56	134,209.10	111,345.59	122,040.90	123,040.22	
TOTAL DE DEPOSITOS	383,912.46	395,713.88	407,668.94	436,472.55	491,764.19	517,679.68	557,492.83	588,110.11	645,166.12	
LOCALES	73,710.66	85,300.26	68,248.27	73,471.72	78,302.26	77,405.12	99,487.93	109,613.29	140,741.86	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	61,825.46	73,016.12	57,158.47	63,665.42	69,724.24	71,440.48	91,593.71	99,341.01	116,902.15	
DEPOSITOS DE BANCOS	11,885.20	12,284.14	11,089.80	9,806.30	8,578.02	5,964.64	7,894.22	10,272.28	23,839.71	
EXTRANJEROS	310,201.80	310,413.63	339,420.67	363,000.83	413,461.92	440,274.56	458,004.91	478,496.82	504,424.26	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	262,522.94	270,406.69	306,816.72	324,608.40	353,707.71	377,926.04	394,596.21	388,076.82	416,894.21	
DEPOSITOS DE BANCOS	47,678.85	40,006.94	32,603.96	38,392.44	59,754.22	62,348.51	63,408.70	90,420.00	87,530.05	
PATRIMONIO TOTAL	42,634.85	42,951.30	42,982.87	45,563.21	45,999.29	48,399.43	50,614.34	56,941.89	63,297.15	
PROMEDIO (12 MESES)										
TOTAL DE ACTIVOS	160,537.89	399,982.39	413,354.06	461,523.52	491,062.01	513,877.11	541,023.88	574,211.24	637,367.90	
ACTIVOS GENERADORES DE INGRESOS	123,458.92	334,160.81	361,128.60	412,362.07	427,787.60	462,603.77	493,530.55	534,503.13	573,587.75	
TOTAL DE PRESTAMOS	92,952.69	248,217.57	273,172.54	315,965.89	331,623.96	347,515.38	387,393.95	421,266.80	458,685.36	
TOTAL DE INVERSIONES	30,506.23	85,943.23	87,956.06	96,396.18	96,163.63	115,088.39	106,136.61	113,236.34	114,902.39	
PATRIMONIO TOTAL	19,501.18	41,319.51	42,222.11	43,476.57	44,317.07	45,675.37	46,798.61	51,252.55	54,648.22	
ESTADO DE GANANCIAS Y PERDIDAS										
INGRESOS POR INTERESES	15,467.76	4,399.23	9,132.45	14,342.69	19,988.59	5,950.33	12,432.83	19,495.72	27,304.05	
EGRESOS DE OPERACIONES	4,117.68	1,022.26	2,058.64	3,232.24	4,622.44	1,506.94	3,194.51	5,213.67	7,735.96	
INGRESO NETO DE INTERESES	11,350.08	3,376.97	7,073.81	11,110.45	15,366.15	4,443.40	9,238.32	14,282.05	19,568.10	
OTROS INGRESOS	4,606.80	874.42	1,756.41	2,882.33	4,262.19	1,179.14	2,510.38	4,146.05	6,368.20	
INGRESO DE OPERACIONES	15,956.88	4,251.39	8,830.22	13,992.78	19,628.35	5,622.54	11,748.69	18,428.10	25,936.30	
EGRESOS GENERALES	15,286.18	3,181.32	6,406.71	9,782.04	13,986.06	3,978.62	8,408.26	12,752.64	17,891.98	
UTILIDAD ANTES DE PROVISIONES	670.70	1,070.07	2,423.52	4,210.74	5,642.29	1,643.92	3,340.43	5,675.46	8,044.32	
UTILIDAD DEL PERIODO	1,893.66	1,369.49	2,273.47	4,650.16	5,715.77	1,183.90	2,651.32	4,050.99	6,015.16	
CALIDAD DE ACTIVOS										
TOTAL DE PRESTAMOS VENCIDOS	1,225.01	1,270.13	1,531.12	3,042.53	1,070.69	1,367.76	2,861.21	3,743.90	4,359.48	
TOTAL PROVISIONES PARA PRESTAMOS	7,590.13	7,000.12	7,174.68	7,641.19	7,068.38	7,564.36	7,838.22	8,972.45	9,451.53	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.42	0.44	0.47	0.86	0.29	0.34	0.63	0.76	0.80	
PROVISIONES / PRESTAMOS VENCIDOS (%)	619.60	551.14	468.59	251.15	660.17	553.05	273.95	239.66	216.80	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.59	2.42	2.22	2.17	1.91	1.87	1.74	1.83	1.73	
RAZONES DE CAPITAL										
PATRIMONIO / ACTIVOS TOTALES (%)	9.81	9.44	9.37	9.23	8.40	8.45	8.12	8.70	8.70	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.26	11.14	10.13	9.98	9.64	8.97	8.99	9.30	9.44
PATRIMONIO / PRESTAMOS TOTALES (%)	14.55	14.82	13.29	12.93	12.43	11.94	11.21	11.62	11.57
INDICE DE ADECUACION DE CAPITAL	15.91	15.28	13.71	13.98	12.76	12.47	12.03	12.87	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.73	14.48	5.39	5.45	11.81	3.78	8.01	4.02	5.38
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.36	12.58	4.79	4.82	10.61	3.42	7.17	3.61	4.77
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	34.02	38.73	30.14	29.37	33.52	29.70	27.99	24.77	24.45
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.16	1.64	1.26	1.50	1.34	1.02	1.07	1.01	1.05
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.12	1.37	1.10	1.34	1.16	0.92	0.98	0.94	0.94
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.01	13.26	10.77	14.26	12.90	10.37	11.33	10.54	11.01
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.97	5.27	5.06	4.64	4.67	5.15	5.04	4.86	4.76
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	1.22	1.14	1.05	1.08	1.30	1.29	1.30	1.35
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.55	4.04	3.92	3.59	3.59	3.84	3.74	3.56	3.41
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	192.80	74.83	72.55	69.91	71.25	70.76	71.57	69.20	68.98
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.94	1.05	0.97	0.93	1.00	1.02	1.02	1.03	1.11
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	108.00	111.00	109.00	112.00	122.00	135.00	144.00	148.00	160.00
NUMERO DE SUCURSALES	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
PRESTAMOS / EMPLEADOS	2,713.27	2,610.38	2,966.19	3,145.88	3,034.55	3,002.06	3,135.23	3,312.13	3,419.72
DEPOSITOS TOTALES / EMPLEADOS	3,554.75	3,564.99	3,740.08	3,897.08	4,030.85	3,834.66	3,871.48	3,973.72	4,032.29
UTILIDAD NETA / EMPLEADOS	15.72	12.34	20.86	41.52	46.85	8.77	18.41	27.37	37.59
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(100.00)	32.05	24.58	14.97	25.88	25.77	35.95	32.63	32.90
PRESTAMOS (%)	(100.00)	40.19	44.96	26.02	26.34	39.87	39.64	39.13	47.79
LOCALES (%)	(100.00)	38.14	43.45	31.84	29.47	45.68	41.59	37.60	43.13
EXTRANJEROS (%)	(100.00)	52.68	55.32	(4.51)	5.72	7.93	27.35	50.19	85.44
DEPOSITOS (%)	(100.00)	33.66	26.82	16.48	28.09	30.82	36.75	34.74	31.19
LOCALES (%)	(100.00)	57.87	10.22	30.99	6.23	(9.26)	45.77	49.19	79.74
EXTRANJEROS (%)	(100.00)	28.25	30.78	13.92	33.29	41.83	34.94	31.82	22.00
PATRIMONIO (%)	(100.00)	8.22	3.67	10.08	7.89	12.68	17.75	24.97	37.60
UTILIDAD NETA (%)	(92.36)	1,825.17	226.46	2,270.72	201.84	(13.55)	16.62	(12.88)	5.24
CLASIFICACION PRESTAMOS									
NORMAL	288,356.46	283,928.52	317,285.44	344,265.57	363,202.88	397,665.83	445,448.66	485,659.71	542,344.96
MENCION ESPECIAL	5,715.13	6,432.60	7,027.28	7,445.51	5,004.76	6,329.11	4,799.27	3,050.21	3,788.29
SUBNORMAL	4,288.55	4,333.49	4,058.57	5,891.44	5,803.73	5,748.74	5,721.42	5,390.02	4,922.46
DUDOSO	1,230.48	1,027.83	1,433.45	1,692.60	3,202.99	3,029.90	3,188.88	4,678.61	3,983.27
IRRECUPERABLE	1,032.25	1,030.00	684.27	684.23	69.21	69.22	153.53	389.34	1,568.07
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.82	6.11	6.11	6.22	5.91	6.03	6.21	6.29	6.24
AL POR MENOR	6.68	6.29	6.17	5.99	6.06	6.23	6.33	6.29	5.99
CONSUMO									
VIVIENDA HIPOTECARIA	5.49	5.90	5.81	5.76	5.72	5.68	5.56	5.60	5.52
PRESTAMO PERSONAL AUTO	6.08	6.08	6.01	5.96	5.88	6.23	6.19	6.09	6.06
PRESTAMO PERSONAL	6.54	6.54	6.51	6.44	6.57	6.70	6.49	6.75	6.86
TARJETA DE CREDITO	17.27	17.11	17.01	16.93	17.04	17.01	16.91	17.15	17.56
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.18	2.17	2.16	2.21	2.19	2.20	2.37	2.72	3.08
PERSONA JURIDICA	2.36	2.30	2.39	2.42	2.42	2.47	2.55	3.04	3.36