

**METROBANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2019**  
**( En Miles de Balboas )**

	2017		2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
<b>BALANCE DE SITUACION</b>										
TOTAL DE ACTIVOS	1,389,333.68	1,391,830.65	1,373,187.65	1,387,078.65	1,388,716.83	1,398,049.45	1,435,073.92	1,463,103.13	1,485,320.43	
ACTIVOS LIQUIDOS	119,906.09	116,694.22	108,581.31	131,873.10	121,860.89	118,885.01	118,742.65	95,793.16	138,839.25	
TOTAL DE PRESTAMOS	931,990.33	940,685.73	934,957.12	905,397.07	903,417.44	917,467.62	937,001.94	960,958.65	954,169.68	
LOCALES	692,173.70	700,723.07	702,242.25	662,974.28	679,653.05	669,986.11	706,471.35	714,149.43	707,036.48	
EXTRANJEROS	239,816.63	239,962.67	232,714.87	242,422.79	223,764.39	247,481.51	230,530.59	246,809.23	247,133.20	
TOTAL DE INVERSIONES	302,380.05	298,053.68	292,274.54	307,113.04	320,938.74	314,448.98	328,316.40	359,309.25	341,124.74	
TOTAL DE DEPOSITOS	1,087,238.05	1,071,435.50	1,079,814.44	1,105,753.44	1,102,812.64	1,108,512.23	1,157,738.18	1,186,743.89	1,171,894.92	
LOCALES	999,116.17	985,419.36	999,089.11	1,023,305.97	1,020,630.44	1,023,181.89	1,073,628.99	1,104,119.16	1,091,865.95	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	960,107.82	955,604.99	957,589.37	983,256.48	982,858.08	992,273.68	1,044,762.06	1,075,690.35	1,048,221.99	
DEPOSITOS DE BANCOS	39,008.35	29,814.36	41,499.74	40,049.48	37,772.36	30,908.21	28,866.93	28,428.81	43,643.96	
EXTRANJEROS	88,121.88	86,016.14	80,725.33	82,447.48	82,182.19	85,330.34	84,109.19	82,624.73	80,028.97	
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
DEPOSITOS DE PARTICULARES	88,121.88	86,016.14	80,725.33	82,447.48	82,182.19	85,330.34	84,109.19	82,624.73	80,028.97	
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
PATRIMONIO TOTAL	137,222.81	132,472.57	133,538.76	137,897.14	141,070.51	144,765.96	149,748.58	151,615.36	154,402.83	
<b>PROMEDIO (12 MESES)</b>										
TOTAL DE ACTIVOS	1,326,477.46	1,365,767.89	1,356,612.68	1,354,039.49	1,389,025.26	1,394,940.05	1,404,130.78	1,425,090.89	1,437,018.63	
ACTIVOS GENERADORES DE INGRESOS	1,179,838.31	1,190,211.18	1,214,775.25	1,207,945.44	1,229,363.28	1,235,328.00	1,246,275.01	1,266,389.01	1,259,825.30	
TOTAL DE PRESTAMOS	885,309.62	906,790.67	909,613.63	891,183.11	917,703.88	929,076.68	935,979.53	933,177.86	928,793.56	
TOTAL DE INVERSIONES	294,528.69	283,420.52	305,161.62	316,762.34	311,659.39	306,251.33	310,295.47	333,211.15	331,031.74	
PATRIMONIO TOTAL	132,219.62	131,992.07	133,808.10	137,597.60	139,146.66	138,619.27	141,643.67	144,756.25	147,736.67	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
INGRESOS POR INTERESES	72,166.58	19,021.82	38,658.68	58,310.62	78,716.14	20,347.67	40,816.96	61,714.86	82,942.99	
EGRESOS DE OPERACIONES	47,776.23	12,229.79	24,641.91	37,182.75	49,781.04	12,910.09	26,610.04	40,718.34	55,351.67	
INGRESO NETO DE INTERESES	24,390.35	6,792.02	14,016.77	21,127.87	28,935.10	7,437.58	14,206.92	20,996.51	27,591.32	
OTROS INGRESOS	8,589.42	1,158.48	5,329.05	6,447.51	7,932.86	2,895.12	5,891.87	9,053.78	12,053.85	
INGRESO DE OPERACIONES	32,979.77	7,950.50	19,345.83	27,575.38	36,867.96	10,332.70	20,098.79	30,050.30	39,645.17	
EGRESOS GENERALES	20,668.84	5,197.44	10,434.54	15,136.95	21,192.23	5,465.87	10,974.31	16,614.05	22,218.46	
UTILIDAD ANTES DE PROVISIONES	12,310.93	2,753.06	8,911.28	12,438.43	15,675.73	4,866.83	9,124.48	13,436.24	17,426.70	
UTILIDAD DEL PERIODO	10,618.79	2,321.79	7,055.29	8,290.03	10,738.03	3,983.56	7,295.34	10,751.88	14,327.11	
<b>CALIDAD DE ACTIVOS</b>										
TOTAL DE PRESTAMOS VENCIDOS	9,276.15	7,583.41	14,591.37	15,374.88	10,734.50	11,782.97	15,003.76	19,013.49	13,207.52	
TOTAL PROVISIONES PARA PRESTAMOS	4,898.88	8,293.07	6,939.24	9,231.76	9,999.33	10,837.91	11,420.85	11,783.34	9,885.55	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.00	0.81	1.56	1.70	1.19	1.28	1.60	1.98	1.38	
PROVISIONES / PRESTAMOS VENCIDOS (%)	52.81	109.36	47.56	60.04	93.15	91.98	76.12	61.97	74.85	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.53	0.88	0.74	1.02	1.11	1.18	1.22	1.23	1.04	
<b>RAZONES DE CAPITAL</b>										
PATRIMONIO / ACTIVOS TOTALES (%)	9.88	9.52	9.72	9.94	10.16	10.35	10.43	10.36	10.40	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.12	10.69	10.88	11.37	11.52	11.75	11.83	11.48	11.92
PATRIMONIO / PRESTAMOS TOTALES (%)	14.72	14.08	14.28	15.23	15.62	15.78	15.98	15.78	16.18
INDICE DE ADECUACION DE CAPITAL	14.04	13.57	13.24	14.01	14.68	14.21	14.46	14.33	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.03	10.89	10.06	11.93	11.05	10.72	10.26	8.07	11.85
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.63	8.38	7.91	9.51	8.78	8.50	8.27	6.55	9.35
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.84	38.71	37.12	39.70	40.15	39.09	38.61	38.35	40.96
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.90	0.78	1.16	0.92	0.87	1.29	1.17	1.13	1.14
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.80	0.68	1.04	0.82	0.77	1.14	1.04	1.01	1.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.03	7.04	10.55	8.03	7.72	11.49	10.30	9.90	9.70
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.12	6.39	6.36	6.44	6.40	6.59	6.55	6.50	6.58
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.05	4.11	4.06	4.10	4.05	4.18	4.27	4.29	4.39
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.07	2.28	2.31	2.33	2.35	2.41	2.28	2.21	2.19
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	62.67	65.37	53.94	54.89	57.48	52.90	54.60	55.29	56.04
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.73	0.39	0.88	0.71	0.65	0.94	0.95	0.95	0.96
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	263.00	258.00	262.00	261.00	260.00	265.00	274.00	273.00	276.00
NUMERO DE SUCURSALES	4.00	4.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
PRESTAMOS / EMPLEADOS	3,543.69	3,646.07	3,568.54	3,468.95	3,474.68	3,462.14	3,419.72	3,520.00	3,457.14
DEPOSITOS TOTALES / EMPLEADOS	4,133.98	4,152.85	4,121.43	4,236.60	4,241.59	4,183.07	4,225.32	4,347.05	4,246.00
UTILIDAD NETA / EMPLEADOS	40.38	9.00	26.93	31.76	41.30	15.03	26.63	39.38	51.91
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.95	3.89	2.47	5.00	(0.04)	0.45	4.51	5.48	6.96
PRESTAMOS (%)	11.13	7.77	5.73	3.24	(3.07)	(2.47)	0.22	6.14	5.62
LOCALES (%)	14.29	7.61	3.52	(2.82)	(1.81)	(4.39)	0.60	7.72	4.03
EXTRANJEROS (%)	2.92	8.23	13.01	24.46	(6.69)	3.13	(0.94)	1.81	10.44
DEPOSITOS (%)	4.53	(0.81)	(0.90)	3.89	1.43	3.46	7.22	7.32	6.26
LOCALES (%)	4.84	(0.58)	(0.14)	4.83	2.15	3.83	7.46	7.90	6.98
EXTRANJEROS (%)	1.11	(3.35)	(9.42)	(6.51)	(6.74)	(0.80)	4.19	0.21	(2.62)
PATRIMONIO (%)	7.87	0.73	(0.40)	0.44	2.80	9.28	12.14	9.95	9.45
UTILIDAD NETA (%)	10.33	(4.76)	8.55	(2.60)	1.12	71.57	3.40	29.70	33.42
CLASIFICACION PRESTAMOS									
NORMAL	909,063.16	920,668.25	911,021.55	882,715.39	890,187.80	898,055.22	915,412.32	938,053.64	928,982.19
MENCION ESPECIAL	11,775.09	12,185.90	13,469.06	10,637.06	4,616.01	11,178.35	10,578.53	13,314.51	20,264.12
SUBNORMAL	7,810.55	9,686.26	10,456.95	12,507.18	7,000.99	5,322.99	4,921.98	1,705.64	2,604.19
DUDOSO	1,013.70	2,215.06	2,525.26	6,833.96	7,864.15	3,214.46	8,560.58	10,770.38	6,279.43
IRRECUPERABLE	7,226.71	4,223.33	4,423.55	1,935.24	3,747.82	10,534.50	8,949.38	8,897.81	5,925.31
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.15	6.41	6.78	6.75	6.56	6.81	6.81	6.71	6.77
AL POR MENOR	7.08	7.28	7.19	7.25	7.27	7.48	7.53	7.57	7.63
CONSUMO									
VIVIENDA HIPOTECARIA	5.13	5.20	5.21	5.20	5.21	5.40	5.42	5.40	5.39
PRESTAMO PERSONAL AUTO	6.00	6.50	6.50	6.50	6.50	6.50	6.50	6.50	0.00
PRESTAMO PERSONAL	5.10	5.33	5.46	5.52	5.69	5.85	5.96	6.05	6.05
TARJETA DE CREDITO	14.39	14.37	14.84	15.08	15.26	15.30	15.32	15.47	15.41
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.50	4.58	4.59	4.60	4.66	4.69	4.75	4.79	4.78
PERSONA JURIDICA	4.60	4.61	4.64	4.66	4.69	4.76	4.79	4.82	4.84