

## MERCANTIL BANK (PANAMÁ), S.A.

### ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2016 ( En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	259,456.75	252,310.86	249,376.24	258,006.64	262,587.80	257,681.73	263,303.45	274,953.25	0.00
ACTIVOS LIQUIDOS	76,215.87	49,925.68	45,041.94	40,215.75	49,744.58	49,510.39	35,526.17	31,809.97	0.00
TOTAL DE PRESTAMOS	110,528.48	116,108.60	118,930.19	139,314.57	133,082.60	132,252.79	160,348.31	177,428.36	0.00
LOCALES	110,287.48	115,872.60	118,694.19	129,319.87	132,968.00	125,304.71	147,869.82	165,667.54	0.00
EXTRANJEROS	241.00	236.00	236.00	9,994.70	114.60	6,948.08	12,478.49	11,760.82	0.00
TOTAL DE INVERSIONES	63,951.80	75,553.74	75,053.62	67,596.19	67,098.66	64,348.76	52,713.07	54,251.10	0.00
TOTAL DE DEPOSITOS	211,358.27	202,026.99	201,964.08	208,045.94	222,202.82	216,434.70	219,829.69	231,159.03	0.00
LOCALES	45,681.18	38,470.51	44,437.16	43,878.31	50,186.04	46,893.34	44,007.02	52,632.58	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	44,574.98	37,700.90	43,811.81	42,099.26	46,379.04	41,399.69	40,127.22	45,390.79	0.00
DEPOSITOS DE BANCOS	1,106.20	769.61	625.35	1,779.05	3,807.00	5,493.65	3,879.80	7,241.79	0.00
EXTRANJEROS	165,677.09	163,556.48	157,526.93	164,167.63	172,016.78	169,541.36	175,822.66	178,526.45	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	153,406.99	156,191.07	150,509.03	157,138.21	165,968.59	163,508.38	170,041.76	174,265.12	0.00
DEPOSITOS DE BANCOS	12,270.10	7,365.41	7,017.90	7,029.41	6,048.19	6,032.98	5,780.90	4,261.33	0.00
PATRIMONIO TOTAL	44,185.70	44,358.66	42,425.26	42,196.88	35,858.64	36,409.88	37,591.65	39,619.77	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	250,694.39	244,455.32	240,694.01	252,266.98	261,022.27	254,996.30	256,339.85	266,479.94	0.00
ACTIVOS GENERADORES DE INGRESOS	175,979.44	181,841.04	186,610.94	192,105.68	187,330.77	194,131.94	203,522.60	219,295.11	0.00
TOTAL DE PRESTAMOS	131,244.81	129,727.95	121,584.98	129,803.13	121,805.54	124,180.69	139,639.25	158,371.47	0.00
TOTAL DE INVERSIONES	44,734.62	52,113.09	65,025.96	62,302.55	65,525.23	69,951.25	63,883.35	60,923.64	0.00
PATRIMONIO TOTAL	43,320.41	43,645.40	44,319.66	44,585.17	40,022.17	40,384.27	40,008.45	40,908.33	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,820.89	2,341.70	4,710.79	7,176.48	9,795.60	2,565.65	5,234.48	8,117.89	0.00
EGRESOS DE OPERACIONES	2,964.15	803.25	1,630.05	2,301.06	2,996.93	696.69	1,386.31	2,125.87	0.00

INGRESO NETO DE INTERESES	6,856.75	1,538.45	3,080.74	4,875.42	6,798.67	1,868.96	3,848.17	5,992.02	0.00
OTROS INGRESOS	10,566.78	642.51	1,247.36	2,486.56	3,220.14	973.59	4,084.68	5,887.42	0.00
INGRESO DE OPERACIONES	17,423.53	2,180.97	4,328.10	7,361.98	10,018.81	2,842.55	7,932.85	11,879.44	0.00
EGRESOS GENERALES	7,986.53	3,408.72	4,995.30	7,214.02	8,074.32	3,429.55	7,322.21	9,972.89	0.00
UTILIDAD ANTES DE PROVISIONES	9,437.00	(1,227.75)	(667.21)	147.96	1,944.49	(587.00)	610.64	1,906.55	0.00
UTILIDAD DEL PERIODO	1,888.44	(557.78)	(2,131.51)	(1,657.24)	(8,273.02)	98.44	1,164.22	2,078.92	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	903.11	2,101.64	2,542.54	1,525.25	1,963.90	3,496.40	3,667.72	3,960.12	0.00
TOTAL PROVISIONES PARA PRESTAMOS	10,703.41	10,042.54	11,087.06	11,402.17	14,558.03	13,223.59	13,312.45	13,733.07	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.82	1.81	2.14	1.09	1.48	2.64	2.29	2.23	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,185.18	477.84	436.06	747.56	741.28	378.21	362.96	346.78	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	9.68	8.65	9.32	8.18	10.94	10.00	8.30	7.74	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.03	17.58	17.01	16.35	13.66	14.13	14.28	14.41	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	25.32	23.14	21.87	20.39	17.91	18.52	17.64	17.10	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	39.98	38.20	35.67	30.29	26.94	27.53	23.44	22.33	0.00
INDICE DE ADECUACION DE CAPITAL	35.71	36.26	35.31	31.75	25.19	28.68	26.17	22.83	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.06	24.71	22.30	19.33	22.39	22.88	16.16	13.76	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	29.38	19.79	18.06	15.59	18.94	19.21	13.49	11.57	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	66.32	62.11	59.46	51.82	52.58	52.61	40.14	37.23	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.07	(1.23)	(2.28)	(1.15)	(4.42)	0.20	1.14	1.26	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.75	(0.91)	(1.77)	(0.88)	(3.17)	0.15	0.91	1.04	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.36	(5.11)	(9.62)	(4.96)	(20.67)	0.98	5.82	6.78	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.58	5.15	5.05	4.98	5.23	5.29	5.14	4.94	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.68	1.77	1.75	1.60	1.60	1.44	1.36	1.29	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.90	3.38	3.30	3.38	3.63	3.85	3.78	3.64	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	45.84	156.29	115.42	97.99	80.59	120.65	92.30	83.95	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.00	1.41	1.34	1.73	1.72	2.01	4.01	3.58	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	86.00	89.00	90.00	97.00	94.00	96.00	96.00	98.00	0.00
NUMERO DE SUCURSALES	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	1,285.21	1,304.59	1,321.45	1,436.23	1,415.77	1,377.63	1,670.29	1,810.49	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,457.65	2,269.97	2,244.05	2,144.80	2,363.86	2,254.53	2,289.89	2,358.77	0.00
UTILIDAD NETA / EMPLEADOS	21.96	(6.27)	(23.68)	(17.08)	(88.01)	1.03	12.13	21.21	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	7.24	6.64	7.48	4.66	1.21	2.13	5.58	6.57	0.00

PRESTAMOS (%)	(27.27)	(19.00)	(4.27)	15.81	20.41	13.90	34.83	27.36	0.00
LOCALES (%)	(27.33)	(19.04)	(4.29)	7.70	20.56	8.14	24.58	28.11	0.00
EXTRANJEROS (%)	26.89	2.61	3.14	4,445.28	(52.45)	2,844.10	5,187.50	17.67	0.00
DEPOSITOS (%)	8.14	10.30	14.54	12.11	5.13	7.13	8.85	11.11	0.00
LOCALES (%)	(45.51)	(36.83)	0.70	13.34	9.86	21.89	(0.97)	19.95	0.00
EXTRANJEROS (%)	48.42	33.78	19.16	11.79	3.83	3.66	11.61	8.75	0.00
PATRIMONIO (%)	4.08	3.32	(8.20)	(10.17)	(18.85)	(17.92)	(11.39)	(6.11)	0.00
UTILIDAD NETA (%)	(152.05)	(188.37)	(159.08)	(137.73)	(538.09)	(117.65)	(154.62)	(225.45)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	105,588.26	110,419.50	116,169.68	134,165.14	135,561.27	133,548.26	161,075.31	178,521.60	0.00
MENCION ESPECIAL	4,823.61	4,586.07	3,393.13	6,733.61	1,934.94	1,830.77	3,155.40	3,476.42	0.00
SUBNORMAL	8,030.30	7,955.19	7,772.00	959.81	5,330.64	5,510.45	4,880.11	4,650.41	0.00
DUDOSO	1,041.44	1,034.94	1,181.20	7,817.30	2,910.93	2,461.16	1,429.80	301.43	0.00
IRRECUPERABLE	1,748.29	2,155.44	1,501.25	1,040.88	1,902.84	2,125.73	3,120.15	4,211.57	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.60	5.62	5.51	5.38	5.42	5.47	5.32	5.47	0.00
AL POR MENOR	6.48	6.82	6.47	6.33	6.30	6.30	6.43	6.22	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.21	6.21	6.06	5.97	5.97	5.88	5.88	5.76	0.00
PRESTAMO PERSONAL AUTO	7.17	7.08	6.95	6.74	6.74	6.55	6.47	6.38	0.00
PRESTAMO PERSONAL	7.54	7.47	7.27	7.49	7.51	7.52	7.45	7.31	0.00
TARJETA DE CREDITO	20.00	20.00	20.00	20.00	20.00	20.00	19.63	18.85	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	2.80	2.69	2.78	2.61	2.36	2.44	2.29	2.40	0.00
PERSONA JURIDICA	2.58	2.42	2.56	2.52	2.40	2.40	2.27	2.12	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016