

METROBANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,263,621.23	1,339,705.12	1,340,037.71	1,321,000.34	1,389,333.68	1,391,830.65	1,373,187.65	1,387,078.65	0.00
ACTIVOS LIQUIDOS	108,794.99	167,366.70	108,176.04	86,005.85	119,906.09	116,694.22	108,581.31	131,873.10	0.00
TOTAL DE PRESTAMOS	838,628.91	872,895.60	884,270.14	876,969.14	931,990.33	940,685.73	934,957.12	905,397.07	0.00
LOCALES	605,617.22	651,181.89	678,339.97	682,196.46	692,173.70	700,723.07	702,242.25	662,974.28	0.00
EXTRANJEROS	233,011.69	221,713.71	205,930.17	194,772.69	239,816.63	239,962.67	232,714.87	242,422.79	0.00
TOTAL DE INVERSIONES	286,677.33	268,787.36	318,048.69	326,411.63	302,380.05	298,053.68	292,274.54	307,113.04	0.00
TOTAL DE DEPOSITOS	1,040,145.85	1,080,131.27	1,089,628.32	1,064,366.94	1,087,238.05	1,071,435.50	1,079,814.44	1,105,753.44	0.00
LOCALES	952,987.51	991,132.14	1,000,505.57	976,176.64	999,116.17	985,419.36	999,089.11	1,023,305.97	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	920,607.04	970,314.49	983,504.03	961,743.51	960,107.82	955,604.99	957,589.37	983,256.48	0.00
DEPOSITOS DE BANCOS	32,380.47	20,817.65	17,001.54	14,433.14	39,008.35	29,814.36	41,499.74	40,049.48	0.00
EXTRANJEROS	87,158.34	88,999.12	89,122.75	88,190.29	88,121.88	86,016.14	80,725.33	82,447.48	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	87,158.34	88,999.12	89,122.75	88,190.29	88,121.88	86,016.14	80,725.33	82,447.48	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	127,216.43	131,511.58	134,077.44	137,298.05	137,222.81	132,472.57	133,538.76	137,897.14	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,195,384.41	1,242,281.33	1,277,022.77	1,272,324.69	1,326,477.46	1,365,767.89	1,356,612.68	1,354,039.49	0.00
ACTIVOS GENERADORES DE INGRESOS	1,050,699.84	1,081,394.49	1,134,937.50	1,152,717.58	1,179,838.31	1,190,211.18	1,214,775.25	1,207,945.44	0.00
TOTAL DE PRESTAMOS	773,891.34	805,123.41	823,814.83	844,991.47	885,309.62	906,790.67	909,613.63	891,183.11	0.00
TOTAL DE INVERSIONES	276,808.50	276,271.09	311,122.67	307,726.11	294,528.69	283,420.52	305,161.62	316,762.34	0.00
PATRIMONIO TOTAL	124,360.78	128,188.77	130,310.95	133,206.38	132,219.62	131,992.07	133,808.10	137,597.60	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	62,785.86	16,996.41	34,626.10	52,518.49	72,166.58	19,021.82	38,658.68	58,310.62	0.00
EGRESOS DE OPERACIONES	39,918.07	10,830.04	22,980.50	35,360.73	47,776.23	12,229.79	24,641.91	37,182.75	0.00

INGRESO NETO DE INTERESES	22,867.79	6,166.37	11,645.60	17,157.75	24,390.35	6,792.02	14,016.77	21,127.87	0.00
OTROS INGRESOS	9,637.49	1,546.41	5,736.89	7,480.00	8,589.42	1,158.48	5,329.05	6,447.51	0.00
INGRESO DE OPERACIONES	32,505.29	7,712.78	17,382.49	24,637.75	32,979.77	7,950.50	19,345.83	27,575.38	0.00
EGRESOS GENERALES	20,780.39	5,048.05	10,233.38	15,509.41	20,668.84	5,197.44	10,434.54	15,136.95	0.00
UTILIDAD ANTES DE PROVISIONES	11,724.90	2,664.73	7,149.12	9,128.34	12,310.93	2,753.06	8,911.28	12,438.43	0.00
UTILIDAD DEL PERIODO	9,624.86	2,437.88	6,499.63	8,511.39	10,618.79	2,321.79	7,055.29	8,290.03	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	9,810.42	11,169.54	9,807.71	9,935.95	9,276.15	7,583.41	14,591.37	15,374.88	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,165.17	3,394.41	3,765.45	3,733.30	4,898.88	8,293.07	6,939.24	9,231.76	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.17	1.28	1.11	1.13	1.00	0.81	1.56	1.70	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	32.26	30.39	38.39	37.57	52.81	109.36	47.56	60.04	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.38	0.39	0.43	0.43	0.53	0.88	0.74	1.02	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.07	9.82	10.01	10.39	9.88	9.52	9.72	9.94	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.31	11.52	11.15	11.41	11.12	10.69	10.88	11.37	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.17	15.07	15.16	15.66	14.72	14.08	14.28	15.23	0.00
INDICE DE ADECUACION DE CAPITAL	14.11	14.06	13.88	14.04	14.04	13.57	13.24	14.01	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	10.46	15.50	9.93	8.08	11.03	10.89	10.06	11.93	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.61	12.49	8.07	6.51	8.63	8.38	7.91	9.51	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	38.02	40.38	39.12	38.75	38.84	38.71	37.12	39.70	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.92	0.90	1.15	0.98	0.90	0.78	1.16	0.92	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	0.78	1.02	0.89	0.80	0.68	1.04	0.82	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.74	7.61	9.98	8.52	8.03	7.04	10.55	8.03	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.98	6.29	6.10	6.07	6.12	6.39	6.36	6.44	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.80	4.01	4.05	4.09	4.05	4.11	4.06	4.10	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.18	2.28	2.05	1.98	2.07	2.28	2.31	2.33	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	63.93	65.45	58.87	62.95	62.67	65.37	53.94	54.89	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.92	0.57	1.01	0.87	0.73	0.39	0.88	0.71	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	270.00	273.00	282.00	268.00	263.00	258.00	262.00	261.00	0.00
NUMERO DE SUCURSALES	4.00	4.00	4.00	4.00	4.00	4.00	3.00	3.00	0.00
PRESTAMOS / EMPLEADOS	3,106.03	3,197.42	3,135.71	3,272.27	3,543.69	3,646.07	3,568.54	3,468.95	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,852.39	3,956.52	3,863.93	3,971.52	4,133.98	4,152.85	4,121.43	4,236.60	0.00
UTILIDAD NETA / EMPLEADOS	35.65	8.93	23.05	31.76	40.38	9.00	26.93	31.76	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.11	17.02	10.38	7.96	9.95	3.89	2.47	5.00	0.00

PRESTAMOS (%)	18.26	18.38	15.84	7.87	11.13	7.77	5.73	3.24	0.00
LOCALES (%)	8.23	15.21	14.58	12.46	14.29	7.61	3.52	(2.82)	0.00
EXTRANJEROS (%)	55.77	28.81	20.20	(5.63)	2.92	8.23	13.01	24.46	0.00
DEPOSITOS (%)	10.16	11.27	9.57	5.88	4.53	(0.81)	(0.90)	3.89	0.00
LOCALES (%)	11.98	13.05	10.88	6.92	4.84	(0.58)	(0.14)	4.83	0.00
EXTRANJEROS (%)	(6.49)	(5.31)	(3.21)	(4.44)	1.11	(3.35)	(9.42)	(6.51)	0.00
PATRIMONIO (%)	4.70	5.32	5.95	6.34	7.87	0.73	(0.40)	0.44	0.00
UTILIDAD NETA (%)	(4.96)	33.54	8.22	20.53	10.33	(4.76)	8.55	(2.60)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	822,652.40	853,486.26	868,062.09	858,616.10	909,063.16	920,668.25	911,021.55	882,715.39	0.00
MENCION ESPECIAL	7,043.37	9,332.02	6,481.58	10,228.33	11,775.09	12,185.90	13,469.06	10,637.06	0.00
SUBNORMAL	4,615.68	3,923.01	3,471.69	2,507.23	7,810.55	9,686.26	10,456.95	12,507.18	0.00
DUDOSO	7,161.50	1,850.38	3,076.18	2,308.93	1,013.70	2,215.06	2,525.26	6,833.96	0.00
IRRECUPERABLE	321.13	7,698.34	6,944.05	7,041.86	7,226.71	4,223.33	4,423.55	1,935.24	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.81	5.99	6.15	6.13	6.15	6.41	6.78	6.75	0.00
AL POR MENOR	6.82	7.08	7.08	7.08	7.08	7.28	7.19	7.25	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.94	5.00	5.16	5.12	5.13	5.20	5.21	5.20	0.00
PRESTAMO PERSONAL AUTO	6.00	6.00	6.00	6.00	6.00	6.50	6.50	6.50	0.00
PRESTAMO PERSONAL	4.75	4.80	4.92	5.00	5.10	5.33	5.46	5.52	0.00
TARJETA DE CREDITO	13.30	13.25	14.41	14.38	14.39	14.37	14.84	15.08	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.43	4.48	4.50	4.52	4.50	4.58	4.59	4.60	0.00
PERSONA JURIDICA	4.39	4.45	4.50	4.54	4.60	4.61	4.64	4.66	0.00