

MMG Bank Corporation

MMG Full Rating Report

Ratings

| | |
|-------------------------------|----------|
| National Scale Ratings | |
| Long-Term | AA-(pan) |
| Short-Term | F1+(pan) |

| | |
|----------------|--------|
| Outlook | |
| Long-Term | Stable |

Financial Data

| MMG Bank Corporation | 30 Sep 2015 | 30 Sep 2014 |
|---|-------------|-------------|
| (USD\$m) | | |
| Total Assets | 647.5 | 562.5 |
| Total Equity | 95.1 | 50.2 |
| Operating Profit | 12.9 | 15.5 |
| Net Income | 11.5 | 9.5 |
| Fitch Comprehensive Income | 9.2 | 10.0 |
| Operating ROAA (%) | 2.1 | 2.1 |
| Operating ROAE (%) | 24.8 | 22.5 |
| Internal Capital Generation (%) | 20.9 | 12.4 |
| Fitch Core Capital / Risk Weighted Assets (%) | 23.6 | 22.5 |
| Tangible Common Equity / Tangible Assets (%) | 8.5 | 8.9 |

Source: MMG

Key Rating Drivers

Solid Asset Quality: MMG Bank Corporation (MMG's) balance sheet comprises assets of high credit quality, such as deposits and investment-grade financial instruments with adequate geographic diversification. The entity's loan portfolio is relatively small exhibiting practically zero delinquencies. The institution's solid asset quality benefits its financial performance through virtually nil loan impairment charges.

High Operating Profitability: The bank's operating profitability metrics exceed the local average, despite its less risky and more liquid balance sheet. This is achieved thanks to high revenue diversification, with most of the entity's revenues stemming from fees & commissions earned on financial advice and related businesses. For the fifth year in a row, fees & commissions alone managed to cover operating costs.

High Liquidity: MMG's liquidity is robust and one of the company's main strengths. This is due to the entity's asset mix, which is designed to largely mitigate its latent liquidity risk stemming from the transactional nature and high concentration of its deposits.

Solid Equity Position: The entity's Fitch Core Capital ratio of 23.6% compares favorably to that of its local peers and is adequate relative to its primary risks. Fitch believes that the bank's capitalization will remain at similar levels over the current rating horizon, as its capital metrics benefit from the low risk weighting that several of its assets receive.

Strong Presence in Profitable but Limiting Market Niche: MMG is small relative to the Panamanian banking system. It operates in a market niche that allows it to raise its already high profitability but that imposes structural limitations in terms of number of clients and higher-than-average concentration.

Rating Sensitivities

Lower Concentration: MMG's ratings would receive an uplift if there were a material and sustained reduction in client concentration, while maintaining good asset quality, high profitability and robust capital levels.

Deteriorating On and/or Off Balance Sheet Asset Quality: While not Fitch's base case scenario, any change in asset quality and/or losses in assets under management could lead to heightened reputational risk that may negatively affect its businesses, possibly causing a downgrade in its ratings.

Informes Relacionados

Panamá (March 3, 2015).

2016 Outlook: Panamanian Banks (December 10, 2015).

Analysts

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JG Myers



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Financial Management for Nonprofit Organizations John Zietlow, Jo Ann Hankin, Alan Seidner, Tim O'Brien, 2018-04-06
Essential tools and guidance for effective nonprofit financial management *Financial Management for Nonprofit Organizations* provides students professionals and board members with a comprehensive reference for the field Identifying key objectives and exploring current practices this book offers practical guidance on all major aspects of nonprofit financial management As nonprofit organizations fall under ever increasing scrutiny and accountability this book provides the essential knowledge and tools professional need to maintain a strong financial management system while serving the organization s stated mission Financial management cash flow and financial sustainability are perennial issues and this book highlights the concepts skills and tools that help organizations address those issues Clear guidance on analytics reporting investing risk management and more comprise a singular reference that nonprofit finance and accounting professionals and board members should keep within arm s reach Updated to reflect the post recession reality and outlook for nonprofits this new edition includes new examples expanded tax exempt financing material and recession analysis that informs strategy going forward Articulate the proper primary financial objective target liquidity and how it ensures financial health and sustainability Understand nonprofit financial practices processes and objectives Manage your organization s resources in the context of its mission Delve into smart investing and risk management best practices Manage liquidity reporting cash and operating budgets debt and other liabilities IP legal risk internal controls and more Craft appropriate financial policies Although the U S economy has recovered recovery has not addressed the systemic and perpetual funding challenges nonprofits face year after year Despite positive indicators many organizations remain hampered by pursuit of the wrong primary financial objective insufficient funding and a lack of investment in long term sustainability in this climate financial managers must stay up to date with the latest tools practices and regulations in order to serve their organization s interests *Financial Management for Nonprofit Organizations* provides clear in depth reference and strategy for navigating the expanding financial management function

Financial Management for Nonprofit Organizations Jo Ann Hankin, Alan Seidner, John Zietlow, 1998-04-22 This cash management and investment handbook for nonprofit managers helps managers from diverse backgrounds learn to manage their organization s money It examines traditional treasury functions including banking and cash flow and explores investment management and strategies for managing excess cash endowment and long term planned gifts It also examines financial management strategies that impact cash flow including borrowing risk management benchmarking and long term planning Addresses the needs of all types and sizes of organizations from small religious groups and community social service agencies to major cultural institutions and colleges and universities Includes a diskette with spreadsheet solutions to common financial management problems such as interest rate calculations basic yield calculations financial ratios and more

Managing Public and Nonprofit Organizations Charles Coe, 2017-07-06 *Managing Public and Nonprofit Organizations*

approaches public management learning in a unique way examining more than 100 high profile and little known administrative failure and success stories to explore how failures happen how they can be prevented and how to replicate successes in other jurisdictions Organized to complement a standard public management or organizational behavior textbook structure and to satisfy NASPAA accreditation requirements this book explores both traditional public administration functions performance management financial management human resource management procurement management policymaking capital management and information technology management and organizational concepts organizational structure and organizational culture Unlike a traditional casebook the accompanying stories do not stop in the middle to ask the readers what they would do instead readers are asked to consider how the events illuminate what public management means and how to make it most effective The stories ground and give meaning to the book's review of principles and best practices Stories include both well known and highly reported stories of success and failure including Wikileaks the Boston Marathon bombing bankruptcy of Detroit British Petroleum oil spill 9 11 World Trade Center attack decision to invade Iraq Affordable Care Act website rollout Bridgegate scandal and the Brooklyn Navy Yard killings The stories do not pass judgment on governments and nonprofits as institutions but rather teach students and practitioners best management practices by example Discussion questions are included at the end of each chapter to prompt classroom discussion

Effective Financial Management in Public and Nonprofit Agencies Jerome B. McKinney, 2015-02-24 This analytical volume looks at emerging fiscal trends and introduces the tools for effective financial management to American business professionals in the public private and nonprofit sectors This hard hitting book is the most comprehensive reference to financial theory and practice for operating a business profit or nonprofit in the United States today Content focuses on fiscally responsible behaviors and strategies such as the introduction of a financial auditing system to troubleshoot potential problems before they occur the creation of internal control and risk management systems and step by step procedures for ensuring maximum transparency and accountability in every part of the organization Author and financial expert Jerome B McKinney has expanded on the previous edition of this popular financial text offering the latest best practices in e government applications cash flow analysis revenue forecasting and fiscal health evaluations This fourth edition also looks at sustainability the role of monetary policies and fiscal policy globalization and its competitive impact and the massive growth of outsourcing On a final note the work explains how recent legislation has influenced the development use and implementation of performance measures holding government agencies more accountable for their actions

Provider, 2004 *The Nonprofit Sector in International Perspective* Estelle James, 1989-03-30 Arising as a market induced improvement on existing governmental services and competing with the government for customers and resources nonprofit organizations are a relatively unexplored area of public policy This collection of essays written by scholars from a variety of disciplines adds new dimensions to the theory of nonprofit organizations and describes the public policies regarding nonprofit organizations that do or should exist in both

developing and developed countries The contributors consider why governments subsidize such organizations the problems such subsidies create and the role played from an international perspective by religion and other ideological institutions in the founding and managing of nonprofit services

Race, Gender, and Leadership in Nonprofit Organizations Marybeth Gasman,N. Drezner,E. Epstein,T. Freeman,V. Avery,2011-11-15 This volume centers on the lives and experiences of female and African American leaders of foundations and nonprofits Contributors to the volume examine race and gender as constructs and provide a theoretical background for understanding their effect on the psycho social development of the individuals

Financial Sustainability for Nonprofit Organizations Emmanuel Jean Francois,2014-09-08 Nonprofit organizations face fierce competition for funding especially during times of financial crisis In order to effectively further their goals and make a long term impact in the communities they serve these organizations must remain financially viable and sustainable This book equips students training to become better nonprofit leaders with the information and conceptual frameworks needed to ensure their organizations are financially sustainable Using practical tips and illustrative case examples it guides the reader to an understanding of the structures and processes of nonprofit organizations and includes detailed coverage of financial analysis budget management cash flow financial accountability and reporting investing fundraising and organizational growth This book is ideal for students faculty and practitioners in social service administration human service leadership public and community health public administration organization management and health care administration and management

Nonprofit Law and Governance For Dummies Jill Gilbert Welytok,Daniel S. Welytok,2007-05-07 As the number and size of nonprofit organizations continues to grow NFPs are coming under ever increasing government scrutiny Soon Congress will require that nonprofits comply with rigorous accounting and governance standards very similar to those set forth for for profits in the Sarbanes Oxley Act If you work for a nonprofit and are concerned about meeting impending changes to tax and finance standards governing NFPs this book is for you In simple straight forward language this guide demystifies the often perplexing world of nonprofit governance in the age of Sarbanes Oxley Author Jill Gilbert Welytok an attorney who heads the Sarbanes Oxley division of a major Midwest law firm walks you step by step through the process of evaluating your governance structures She arms you with tips and strategies for adopting uniform standards under current governance and tax laws while preparing you for any upcoming changes She shows you how to protect your tax status and reassure donors and volunteers while staying true to your organization s mission And she fills you in on what you need to know to Comply with state laws and regulations Get and keep tax exempt status Avoid lawsuits and other legal landmines Handle the media Anticipate future trends Make sense of the Sarbanes Oxley act Including sample nonprofit bylaws and a complete audit committee report Nonprofit Law Governance for Dummies Second Edition is an indispensable survival tool for 21st century nonprofits

Senior Living Communities Benjamin W. Pearce,2024-05-07 The essential guide to managing senior living communities now updated Senior Living Communities has

long been considered the most comprehensive guide to revolutionizing the management practices of communities catering to seniors. Now in its third edition, Benjamin W. Pearce's updated book lays out the latest operational guidelines, assessment tools, and intervention options to transform how to provide care and enhance the quality of life for residents. With a focus on measuring and understanding health and lifestyle progression, this edition introduces how assessment tools can establish a baseline and enable tracking of changes in residents' health conditions. Equipped with this invaluable information, providers and primary care professionals can make informed decisions, tailor treatments, and improve the quality of life for their residents. Offering guidance on improving safety alongside advice on navigating increasingly complex lifestyle challenges, Pearce also provides actionable intervention options for staff implementation and strategies to respond proactively rather than reactively as residents' needs evolve. Informed by lessons learned during the pandemic, this edition features the latest advances in infection control strategies and outlines best practices in digital marketing, electronic record keeping, standards of care, and architectural design. It also contains revised appendixes including a senior living metrics glossary, an operations audit, a sample SWOT analysis, and an executive director responsibilities checklist.

Nonprofit Asset Management Matthew Rice, Robert A. DiMeo, Matthew Porter, 2012-02-01. An authoritative guide for effective investment management and oversight of endowments, foundations, and other nonprofit investors. *Nonprofit Asset Management* is a timely guide for managing endowment, foundation, and other nonprofit assets. Taking you through each phase of the process to create an elegant and simple framework for the prudent oversight of assets, this book covers setting investment objectives, investment policy, asset allocation strategies, investment manager selection, alternative asset classes, and how to establish an effective oversight system to ensure the program stays on track. Takes you through each phase of the process to create an elegant and simple framework for the prudent oversight of nonprofit assets. A practical guide for fiduciaries of endowment, foundation, and other nonprofit funds. Offers step-by-step guidance for the effective investment management of assets. Created as a practical guide for fiduciaries of nonprofit funds, board members, and internal business managers. *Nonprofit Asset Management* is a much needed step-by-step guide to the effective investment management of nonprofit assets. *Business Periodicals Index*, 2007.

Cash & Investment Management for Nonprofit Organizations John Zietlow, Alan G. Seidner, 2007-04-10. The book every nonprofit financial officer needs. Relevant for both large and small nonprofit organizations. *Cash Investment Management for Nonprofit Organizations* effectively brings practical clarity to a potentially complicated topic and explains how to use the best available methods and tools to help your organization achieve and maintain financial strength. This must-have book equips readers with a road map toward sound financial structure and strong internal controls, expertly offering helpful advice on everything financial officers need to know, including knowing the appropriate financial target for your organization, the measures you can use to monitor and manage your organization's liquidity, preserving your organization's financial integrity through internal controls, how to tap sources of cash to improve your cash flow, making the most of your greatest potential.

ally in managing cash your banking partner Mobilizing and controlling cash Disbursing cash efficiently while averting fraud Harnessing information technology IT to better accomplish cash and investment management Investing policies and practices for cash reserves Investing policies and practices for endowments and other long term investment purposes Written by financial professionals for financial professionals Cash Investment Management for Nonprofit Organizations provides essential tips and proven financial methods for improving and benchmarking your organization's practices Discover how to become more effective in keeping your nonprofit financially healthy with the techniques and tools in Cash Investment Management for Nonprofit Organizations New Frontiers of Philanthropy Lester M. Salamon, 2014 This volume presents the first comprehensive and authoritative account of the new actors and tools revolutionizing global philanthropy and social investment at the present time At a time of declining government resources and limited charitable capability this development represents one of the most hopeful signs for gaining meaningful traction on the globe's escalating problems of poverty environmental degradation and despair

Budgeting and Financial Management for Nonprofit Organizations Lynne A. Weikart, Greg G. Chen, 2021-08-30 A nonprofit's mission cannot be achieved unless there are resources available to fund it without a sound financial strategy a nonprofit cannot thrive By creating stable financial foundations for their nonprofits managers take advantage of the nonprofit sector's size and scope realize all of the sources and distribution of revenues and effectively develop fiscal risk assessment methods and apply strategies to mitigate risk Nonprofit managers must comprehend and efficiently use the financial tools available to them to develop financial policies that will help them to succeed in many types of economies The Second Edition presents financial concepts in a straightforward format grounded in real examples that are readily accessible to students from any background The authors provide the groundwork for solid accounting principles and ethical guidelines define and set standards for internal controls and audits and explain the ingredients used to measure program performance Today's nonprofits must also be aware of the growing scope of the fourth sector of social enterprise which can inspire nonprofits to be flexible creative and innovative in achieving their missions

Understanding Government Budgets R. Mark Musell, Ryan Yeung, 2019-08-13 Public budgets follow rules of presentation and use terms that make sense to few outside the world of public finance Moreover practices vary widely among the thousands of governments across the globe between federal state and local levels of government in the United States and among nonprofit organizations many of which provide services similar to governments Understanding Government Budgets Second Edition offers a detailed examination of each of the different types of information found in budgets featuring annotated examples from a variety of organizations It expands on explanations in the previous edition by including a wealth of examples from governments abroad and from the nonprofit sector The book stresses that the choices made about content format and organization influence the story a budget tells Designed to help citizens students and policy makers become more informed users of public budgets this book makes the format of budgets and the information they contain accessible and

understandable providing users with the tools they need to make better sense of public organizations and their performance Complete with online instructor support material including sample problems in class exercises and discussion questions for each chapter Understanding Government Budgets Second Edition is perfect for undergraduate or graduate level courses in budgeting and public administration and offers a useful guide to budgets for citizens with an interest in how government operates Report - State of Hawaii, Legislative Reference Bureau ,2002 **Strategic Leadership and Management in Nonprofit Organizations** Martha Golensky,Mark Hager,2020-01-30 Nonprofit organizations need smart informed managers This comprehensive introductory textbook aims to expose students to the range of responsibilities expected from modern nonprofit organizations and their boards executive management frontline staff and community volunteers Section 1 focuses on the characteristics of a nonprofit organization with an explanation of the specific attributes of both charitable and member serving nonprofits It considers the historical development of the nonprofit sector as a whole and of the human services subsector in particular culminating with a review of the political and economic climate in which nonprofits operate Section 2 considers theories of leadership The multiple roles of the nonprofit professional leader are delineated to recognize that the same person may serve as manager and administrator motivated by different priorities when functioning in each capacity Ethical issues are also considered along with the theoretical and practical aspects of decision making and the relationship between organizational culture and organizational change Sections 3 and 4 address the specific skills of the nonprofit leader involved in securing material resources and managing human resources respectively The book concludes with a focus on the role of volunteers and the need for organizations to provide them good experiences if they want volunteers to keep coming back Featuring an extended case study this book is a useful guide for students and professionals new to the workplace on topics such as successfully managing change strengthening programs nurturing a dynamic board of directors diversifying revenues and building a strong committed staff and volunteer corps Nonprofit Financial Management Charles K. Coe,2011-06-28 A timely practical and concise handbook of best practices for nonprofit financial management In 2010 an estimated 325 000 charities membership groups and trade associations with small nonprofits disproportionately represented stand to lose their tax exemptions for failure to comply with financial management requirements Nonprofit Financial Management A Practical Guide is a timely functional and concise handbook of best practices for nonprofit organizations of every size Addresses federal reporting requirements and discusses methods to decrease expenses ensure accounting control increase revenues through professional cash management and understand budget statements Explains how to read financial statements and analyze a nonprofit s financial condition by using the most recent IRS 990 reporting form Covers the full range of financial management topics including accounting internal controls auditing evaluating financial condition budgeting cash management and banking purchasing and contracting borrowing and risk management Written in an easy to read style with more than 100 exhibits this book is essential for every nonprofit financial manager **The New Form 990**

Bruce R. Hopkins, Douglas K. Anning, Virginia C. Gross, Thomas J. Schenkelberg, 2008-12-17 The New Form 990 covers the law policy and preparation of the new IRS Form 990 It includes summaries of the law underlying each of the parts and questions in the return so that the preparer can understand the background law in formulating answers on the return The subject matter is particularly timely and relevant given the release of the draft Form 990 last summer the expected release of the final Form 990 in early 2008 and the commencement of the first tax year to which the form applies on January 1 2008

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