

MERCANTIL BANK (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	80,980.47	99,263.73	135,208.66	133,205.80	130,078.10	169,177.75	167,703.27	178,980.89	0.00
ACTIVOS LIQUIDOS	18,033.07	11,004.82	36,211.30	25,428.57	25,679.40	39,957.47	16,641.72	22,682.09	0.00
TOTAL DE PRESTAMOS	25,008.21	30,177.08	41,067.03	44,697.06	54,543.56	69,045.00	92,028.66	103,918.02	0.00
LOCALES	23,358.21	28,502.08	38,717.03	42,347.06	51,543.56	54,961.67	78,645.33	94,604.68	0.00
EXTRANJEROS	1,650.00	1,675.00	2,350.00	2,350.00	3,000.00	14,083.33	13,383.33	9,313.33	0.00
TOTAL DE INVERSIONES	22,868.88	34,634.38	34,082.94	32,100.03	33,474.06	43,383.66	36,416.02	29,541.96	0.00
TOTAL DE DEPOSITOS	41,792.09	65,810.14	101,442.37	85,379.97	90,335.13	115,694.74	105,406.88	112,196.07	0.00
LOCALES	15,405.26	21,301.26	26,319.84	25,032.16	26,956.43	29,539.53	29,319.08	30,607.95	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	15,405.26	21,301.26	26,319.84	25,032.16	26,956.43	29,539.53	29,319.08	30,607.95	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	26,386.82	44,508.88	75,122.53	60,347.82	63,378.70	86,155.21	76,087.80	81,588.12	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	26,336.82	44,458.88	75,072.53	60,297.82	57,828.70	86,105.21	72,547.83	77,985.15	0.00
DEPOSITOS DE BANCOS	50.00	50.00	50.00	50.00	5,550.00	50.00	3,539.97	3,602.97	0.00
PATRIMONIO TOTAL	36,223.81	23,289.85	24,581.30	38,959.87	36,248.70	50,673.45	53,637.42	60,246.67	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	59,343.09	74,296.63	95,328.18	102,290.69	105,529.29	134,220.74	151,455.96	156,093.35	0.00
ACTIVOS GENERADORES DE INGRESOS	32,439.01	41,725.05	50,618.16	56,032.00	67,947.36	88,620.06	101,797.33	105,128.53	0.00
TOTAL DE PRESTAMOS	14,429.10	16,816.37	27,514.59	33,163.65	39,775.89	49,611.04	66,547.85	74,307.54	0.00
TOTAL DE INVERSIONES	18,009.91	24,908.68	23,103.57	22,868.35	28,171.47	39,009.02	35,249.48	30,820.99	0.00
PATRIMONIO TOTAL	32,741.29	26,706.46	27,232.65	35,038.76	36,236.25	36,981.65	39,109.36	49,603.27	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,977.42	1,746.46	3,275.11	4,960.38	6,811.31	2,031.72	4,023.81	6,134.84	0.00
EGRESOS DE OPERACIONES	1,805.26	1,077.14	1,801.40	2,671.33	3,531.00	916.99	1,854.87	2,812.21	0.00
INGRESO NETO DE INTERESES	1,172.15	669.32	1,473.71	2,289.05	3,280.31	1,114.73	2,168.94	3,322.63	0.00

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OTROS INGRESOS	8,307.88	1,357.10	2,600.35	17,102.64	32,347.72	15,117.93	19,141.42	26,054.08	0.00
INGRESO DE OPERACIONES	9,480.03	2,026.42	4,074.06	19,391.69	35,628.03	16,232.66	21,310.36	29,376.71	0.00
EGRESOS GENERALES	2,429.86	678.71	1,464.54	2,255.72	3,298.52	1,055.41	2,135.21	3,260.21	0.00
UTILIDAD ANTES DE PROVISIONES	7,050.17	1,347.71	2,609.52	17,135.97	32,329.51	15,177.25	19,175.15	26,116.50	0.00
UTILIDAD DEL PERIODO	6,864.48	1,294.38	2,436.20	16,803.24	31,703.66	14,253.60	17,355.87	23,967.24	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	329.21	929.37	0.00
TOTAL PROVISIONES PARA PRESTAMOS	235.69	289.02	409.01	568.41	861.53	1,785.18	2,680.81	3,010.79	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.36	0.89	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	814.30	323.96	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.94	0.96	1.00	1.27	1.58	2.59	2.91	2.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	44.73	23.46	18.18	29.25	27.87	29.95	31.98	33.66	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	75.66	35.93	32.71	50.73	41.18	45.07	41.76	45.14	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	144.85	77.18	59.86	87.16	66.46	73.39	58.28	57.98	0.00
INDICE DE ADECUACION DE CAPITAL	61.83	31.40	32.32	45.72	41.21	36.72	46.14	46.03	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	43.15	16.72	35.70	29.78	28.43	34.54	15.79	20.22	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.27	11.09	26.78	19.09	19.74	23.62	9.92	12.67	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	97.87	69.35	69.29	67.38	65.48	72.04	50.34	46.55	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	21.16	12.41	9.63	39.98	46.66	64.34	34.10	30.40	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	11.57	6.97	5.11	21.90	30.04	42.48	22.92	20.47	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.97	19.39	17.89	63.94	87.49	154.17	88.76	64.42	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	9.18	16.74	12.94	11.80	10.02	9.17	7.91	7.78	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.57	10.33	7.12	6.36	5.20	4.14	3.64	3.57	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.61	6.42	5.82	5.45	4.83	5.03	4.26	4.21	0.00

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ZONA LIBRE	6.90	7.57	7.71	7.63	7.30	7.10	7.15	6.34	0.00
RESTO DEL PAIS	7.12	7.00	7.00	7.09	6.71	6.62	7.99	8.82	0.00
AL POR MENOR	7.40	7.56	7.60	7.70	7.73	7.83	8.17	6.84	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.84	7.03	6.96	7.02	6.92	6.89	6.76	6.92	0.00
PRESTAMO PERSONAL AUTO	7.83	7.91	8.00	8.31	8.07	7.74	7.47	6.88	0.00
PRESTAMO PERSONAL	7.86	7.67	7.56	7.23	7.87	6.56	8.26	8.15	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.83	3.36	3.55	3.32	3.21	2.99	3.25	3.15	0.00
PERSONA JURIDICA	3.79	3.81	3.58	3.35	3.15	3.04	2.88	2.75	0.00