

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.
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	265,340.41	284,518.66	301,969.66	338,019.51	352,396.31	351,766.37	389,339.42	411,287.75	412,761.38
ACTIVOS LIQUIDOS	32,732.34	37,204.55	40,685.38	45,697.63	38,087.10	32,785.32	35,716.13	29,182.99	59,817.09
TOTAL DE PRESTAMOS	226,793.08	241,861.01	255,164.85	285,932.22	307,777.48	312,610.61	319,789.52	348,350.77	345,444.61
LOCALES	219,234.48	234,575.80	248,104.71	279,097.16	301,175.48	301,233.68	308,637.65	337,423.98	334,742.88
EXTRANJEROS	7,558.60	7,285.20	7,060.14	6,835.07	6,602.00	11,376.93	11,151.86	10,926.80	10,701.73
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	244,933.39	259,204.41	275,050.47	304,611.91	326,133.03	322,089.21	321,447.69	344,807.38	379,166.25
LOCALES	185,258.80	195,395.33	188,067.75	184,244.17	187,920.46	187,211.96	170,255.56	160,328.84	167,475.43
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	185,101.36	195,238.18	187,910.61	184,042.03	187,718.31	186,256.90	169,763.28	159,840.43	166,972.87
DEPOSITOS DE BANCOS	157.44	157.14	157.14	202.14	202.14	955.06	492.27	488.41	502.56
EXTRANJEROS	59,674.59	63,809.09	86,982.71	120,367.74	138,212.57	134,877.25	151,192.14	184,478.54	211,690.83
DEPOSITOS DE OFICIALES	901.82	207.91	188.87	135.91	661.73	221.69	300.72	210.32	1,270.11
DEPOSITOS DE PARTICULARES	9,763.62	9,593.62	9,786.92	10,218.61	11,538.00	11,644.52	13,877.19	14,254.36	15,408.37
DEPOSITOS DE BANCOS	49,009.16	54,007.55	77,006.92	110,013.22	126,012.85	123,011.05	137,014.23	170,013.86	195,012.35
PATRIMONIO TOTAL	13,215.26	13,390.25	12,926.22	15,073.64	17,451.88	12,238.43	13,262.35	15,119.23	16,894.10
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	242,892.49	265,134.19	265,673.28	298,415.89	308,868.36	318,142.52	345,654.54	374,653.63	382,578.85
ACTIVOS GENERADORES DE INGRESOS	199,387.02	208,369.97	220,150.69	251,594.38	267,285.28	277,235.81	287,477.18	317,141.50	326,611.05
TOTAL DE PRESTAMOS	199,387.02	208,369.97	220,150.69	251,594.38	267,285.28	277,235.81	287,477.18	317,141.50	326,611.05
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,917.11	14,216.11	11,677.41	13,343.96	15,333.57	12,814.34	13,094.28	15,096.44	17,172.99
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,694.95	2,499.90	5,171.33	8,132.81	11,461.66	3,333.89	6,751.27	10,401.31	14,283.37
EGRESOS DE OPERACIONES	1,748.52	364.39	721.12	1,114.56	1,534.63	446.43	900.28	1,470.25	2,189.70
INGRESO NETO DE INTERESES	6,946.42	2,135.51	4,450.22	7,018.25	9,927.02	2,887.45	5,850.99	8,931.06	12,093.67

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OTROS INGRESOS	2,332.19	591.02	1,194.40	2,013.77	2,768.45	595.41	1,243.03	2,026.85	2,772.45
INGRESO DE OPERACIONES	9,278.61	2,726.53	5,644.62	9,032.02	12,695.48	3,482.87	7,094.02	10,957.91	14,866.12
EGRESOS GENERALES	5,584.51	1,142.24	2,325.31	3,300.64	4,417.82	1,792.65	3,700.16	5,493.23	7,588.00
UTILIDAD ANTES DE PROVISIONES	3,694.10	1,584.29	3,319.31	5,731.38	8,277.66	1,690.21	3,393.86	5,464.68	7,278.12
UTILIDAD DEL PERIODO	3,215.26	1,369.26	2,926.22	5,073.64	7,451.88	1,658.43	3,262.35	5,119.23	6,894.10
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,015.37	998.71	998.71	998.71	893.61	893.61	883.36	695.19	818.50
TOTAL PROVISIONES PARA PRESTAMOS	2,792.88	2,988.66	3,129.02	3,452.92	3,549.98	3,610.62	3,670.48	3,768.16	3,402.48
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.45	0.41	0.39	0.35	0.29	0.29	0.28	0.20	0.24
PROVISIONES / PRESTAMOS VENCIDOS (%)	275.06	299.25	313.30	345.74	397.26	404.05	415.51	542.03	415.70
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.23	1.24	1.23	1.21	1.15	1.15	1.15	1.08	0.98
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.98	4.71	4.28	4.46	4.95	3.48	3.41	3.68	4.09
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.83	5.54	5.07	5.27	5.67	3.91	4.15	4.34	4.89
PATRIMONIO / PRESTAMOS TOTALES (%)	5.83	5.54	5.07	5.27	5.67	3.91	4.15	4.34	4.89
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.36	14.35	14.79	15.00	11.68	10.18	11.11	8.46	15.78
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.34	13.08	13.47	13.52	10.81	9.32	9.17	7.10	14.49
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	13.36	14.35	14.79	15.00	11.68	10.18	11.11	8.46	15.78
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.61	2.63	2.66	2.69	2.79	2.39	2.27	2.15	2.11
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.32	2.07	2.20	2.27	2.41	2.09	1.89	1.82	1.80
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	23.10	38.53	50.12	50.70	48.60	51.77	49.83	45.21	40.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.36	4.80	4.70	4.31	4.29	4.81	4.70	4.37	4.37
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.88	0.70	0.66	0.59	0.57	0.64	0.63	0.62	0.67
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.48	4.10	4.04	3.72	3.71	4.17	4.07	3.75	3.70

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ZONA LIBRE	5.12	5.15	5.23	5.28	4.11	5.01	5.10	4.53	4.43
RESTO DEL PAIS	4.60	4.51	4.58	4.46	3.49	4.59	3.66	4.36	4.56
AL POR MENOR	8.88	8.90	8.88	8.45	8.08	8.11	7.44	7.52	7.65
CONSUMO									
VIVIENDA HIPOTECARIA	6.46	6.43	5.83	5.80	6.08	5.96	5.57	5.67	5.40
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	8.50	8.45	8.11	9.38	9.22	9.22	7.94	7.23	6.00
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	0.54	0.53	0.48	0.48	0.55	0.55	0.50	0.50	0.53
PERSONA JURIDICA	0.77	0.71	0.80	0.79	0.80	0.76	0.75	0.81	0.77