

**MMG BANK CORPORATION**  
**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	174,318.76	195,501.50	199,139.54	198,358.54	191,015.79	218,782.86	222,435.57	196,710.16	214,760.89
ACTIVOS LIQUIDOS	64,022.02	80,348.78	67,094.32	64,514.23	51,010.58	74,009.83	81,931.59	75,953.38	84,252.10
TOTAL DE PRESTAMOS	13,011.54	13,620.09	12,667.99	15,582.22	15,455.45	16,324.08	18,696.11	19,306.80	19,401.42
LOCALES	10,066.61	10,061.32	8,983.62	8,733.73	8,520.31	8,672.79	10,548.71	11,324.18	11,071.52
EXTRANJEROS	2,944.93	3,558.76	3,684.37	6,848.50	6,935.14	7,651.29	8,147.40	7,982.62	8,329.90
TOTAL DE INVERSIONES	93,783.54	91,727.29	111,404.70	114,625.82	108,231.09	125,371.48	119,771.26	97,539.01	106,164.90
TOTAL DE DEPOSITOS	144,580.94	169,251.39	176,716.54	174,707.10	166,409.46	193,926.69	195,728.01	162,623.04	186,562.92
LOCALES	35,652.12	52,186.50	39,293.80	33,018.88	38,356.71	48,086.73	55,934.66	35,179.96	47,913.65
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	35,547.09	51,976.41	38,352.65	30,935.70	35,838.47	41,538.73	53,587.87	32,380.56	44,959.95
DEPOSITOS DE BANCOS	105.04	210.09	941.16	2,083.18	2,518.24	6,548.00	2,346.79	2,799.40	2,953.71
EXTRANJEROS	108,928.81	117,064.89	137,422.74	141,688.22	128,052.75	145,839.96	139,793.35	127,443.08	138,649.26
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	94,465.49	103,340.45	125,589.84	128,887.51	110,820.67	133,173.56	129,929.24	118,426.10	129,222.10
DEPOSITOS DE BANCOS	14,463.32	13,724.44	11,832.90	12,800.70	17,232.08	12,666.39	9,864.11	9,016.99	9,427.17
PATRIMONIO TOTAL	22,038.96	21,141.08	21,547.17	22,277.86	23,256.20	23,708.95	24,573.03	25,238.32	24,656.36
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	139,056.46	154,282.68	166,335.84	179,590.03	182,667.28	207,142.18	210,787.56	197,534.35	202,888.34
ACTIVOS GENERADORES DE INGRESOS	81,480.08	83,291.53	97,238.27	114,633.63	115,240.81	123,521.47	131,270.03	123,526.92	124,626.43
TOTAL DE PRESTAMOS	12,736.41	13,114.60	14,807.95	14,517.73	14,233.50	14,972.08	15,682.05	17,444.51	17,428.44
TOTAL DE INVERSIONES	68,743.67	70,176.93	82,430.32	100,115.90	101,007.32	108,549.39	115,587.98	106,082.41	107,197.99
PATRIMONIO TOTAL	16,922.72	16,475.14	17,041.57	21,923.50	22,647.58	22,425.01	23,060.10	23,758.09	23,956.28
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,011.69	550.54	1,264.43	2,004.68	2,744.60	770.22	1,705.37	2,665.40	3,583.94
EGRESOS DE OPERACIONES	1,536.46	302.83	547.74	858.69	1,296.86	383.04	686.28	1,045.05	1,609.84
INGRESO NETO DE INTERESES	1,475.23	247.71	716.69	1,145.99	1,447.74	387.19	1,019.09	1,620.35	1,974.10

**MMG BANK CORPORATION**  
**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
OTROS INGRESOS	3,173.26	542.91	1,215.83	2,265.79	3,473.24	1,298.17	2,665.91	4,295.09	5,726.22
INGRESO DE OPERACIONES	4,648.49	790.62	1,932.53	3,411.78	4,920.98	1,685.36	3,685.00	5,915.44	7,700.32
EGRESOS GENERALES	1,739.37	694.85	1,492.98	2,526.31	3,634.35	914.44	2,022.09	3,452.39	4,644.97
UTILIDAD ANTES DE PROVISIONES	2,909.13	95.77	439.55	885.48	1,286.63	770.92	1,662.91	2,463.05	3,055.35
UTILIDAD DEL PERIODO	2,694.39	83.57	431.97	885.56	1,288.63	767.13	1,651.88	2,423.51	3,015.49
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	80.21	6.78	12.60	3.33	27.60	3.05	2.74	1,204.11	5.65
TOTAL PROVISIONES PARA PRESTAMOS	59.50	71.70	67.08	59.41	57.50	61.29	68.52	97.04	97.36
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.62	0.05	0.10	0.02	0.18	0.02	0.01	6.24	0.03
PROVISIONES / PRESTAMOS VENCIDOS (%)	74.18	1,057.16	532.28	1,782.10	208.34	2,007.71	2,505.42	8.06	1,722.65
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.46	0.53	0.53	0.38	0.37	0.38	0.37	0.50	0.50
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.64	10.81	10.82	11.23	12.18	10.84	11.05	12.83	11.48
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.64	20.07	17.37	17.11	18.80	16.73	17.75	21.60	19.64
PATRIMONIO / PRESTAMOS TOTALES (%)	169.38	155.22	170.09	142.97	150.47	145.24	131.43	130.72	127.09
INDICE DE ADECUACION DE CAPITAL	23.61	22.59	22.13	24.12	26.49	25.94	22.55	22.14	23.78
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	44.28	47.47	37.97	36.93	30.65	38.16	41.86	46.71	45.16
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	36.73	41.10	33.69	32.52	26.70	33.83	36.83	38.61	39.23
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	109.15	101.67	101.01	102.54	95.69	102.81	103.05	106.68	102.07
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.31	0.40	0.89	1.03	1.12	2.48	2.52	2.62	2.42
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.94	0.22	0.52	0.66	0.71	1.48	1.57	1.64	1.49
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.92	2.03	5.07	5.39	5.69	13.68	14.33	13.60	12.59
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.70	2.64	2.60	2.33	2.38	2.49	2.60	2.88	2.88
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.89	1.45	1.13	1.00	1.13	1.24	1.05	1.13	1.29
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.81	1.19	1.47	1.33	1.26	1.25	1.55	1.75	1.58



**MMG BANK CORPORATION**  
**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
ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.45	6.37	6.58	6.75	6.79	7.33	7.09	6.96	5.83
PRESTAMO PERSONAL AUTO	8.38	8.50	8.50	7.50	7.42	8.75	8.62	8.25	8.00
PRESTAMO PERSONAL	6.46	6.57	6.37	6.08	6.70	7.30	6.40	6.06	6.13
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	1.84	2.04	1.97	1.39	1.97	2.50	1.84	2.18	0.60
PERSONA JURIDICA	1.59	1.12	1.45	1.31	1.24	1.53	1.20	0.57	0.06