

MIBANCO, S.A. BMF
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	14,732.53	14,313.31	18,510.67	19,715.86	20,005.12	20,010.32	20,348.08	21,849.36	21,132.62
ACTIVOS LIQUIDOS	1,640.47	892.40	4,641.88	4,542.85	3,911.08	4,358.20	3,684.80	4,529.70	2,543.79
TOTAL DE PRESTAMOS	11,957.18	12,482.38	12,909.71	13,788.39	15,005.47	14,408.64	15,451.50	16,180.10	17,398.55
LOCALES	11,957.18	12,482.38	12,909.71	13,788.39	15,005.47	14,408.64	15,451.50	16,180.10	17,398.55
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	10,643.70	10,332.34	14,134.73	15,950.82	16,035.27	15,882.45	15,845.82	14,808.14	14,190.51
LOCALES	10,643.70	10,182.08	14,134.73	15,950.82	16,035.27	15,882.45	15,845.82	14,808.14	14,190.51
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	10,643.70	10,182.08	14,134.73	15,950.82	16,035.27	15,882.45	15,845.82	14,808.14	14,190.51
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	0.00	150.26	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	150.26	0.00	0.00	0.00	0.00	0.00	0.00	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	3,704.89	3,681.54	3,374.20	3,438.74	3,580.21	3,595.92	3,953.18	6,296.88	6,329.02
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	14,782.99	14,767.37	16,577.82	17,289.06	17,368.83	17,161.81	19,429.38	20,782.61	20,568.87
ACTIVOS GENERADORES DE INGRESOS	11,285.04	11,506.15	11,654.22	12,338.73	13,481.32	13,445.51	14,180.61	14,984.25	16,202.01
TOTAL DE PRESTAMOS	11,285.04	11,506.15	11,654.22	12,338.73	13,481.32	13,445.51	14,180.61	14,984.25	16,202.01
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	3,627.55	3,617.66	3,479.91	3,502.25	3,642.55	3,638.73	3,663.69	4,867.81	4,954.62
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,492.86	365.02	721.38	1,142.55	1,573.35	397.95	803.05	1,228.46	1,695.44
EGRESOS DE OPERACIONES	727.88	180.93	368.58	619.26	887.80	261.64	522.03	759.74	992.21
INGRESO NETO DE INTERESES	764.98	184.08	352.80	523.29	685.55	136.31	281.02	468.72	703.23

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OTROS INGRESOS	873.46	147.31	296.73	513.59	733.07	202.61	447.77	648.87	811.60
INGRESO DE OPERACIONES	1,638.45	331.40	649.53	1,036.88	1,418.62	338.92	728.79	1,117.59	1,514.83
EGRESOS GENERALES	1,298.76	317.25	800.01	1,120.88	1,361.14	308.21	995.04	1,577.49	2,013.89
UTILIDAD ANTES DE PROVISIONES	339.69	14.15	(150.48)	(84.00)	57.48	30.71	(266.24)	(459.90)	(499.06)
UTILIDAD DEL PERIODO	154.69	(23.35)	(330.69)	(264.20)	(122.73)	15.71	(1,127.03)	(1,320.69)	(1,363.54)
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,370.49	2,336.98	1,720.09	1,694.47	1,278.31	2,589.46	1,808.22	1,847.02	1,752.43
TOTAL PROVISIONES PARA PRESTAMOS	1,522.02	1,561.83	1,010.87	1,012.97	1,009.91	1,029.81	755.34	765.00	769.69
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	19.82	18.72	13.32	12.29	8.52	17.97	11.70	11.42	10.07
PROVISIONES / PRESTAMOS VENCIDOS (%)	64.21	66.83	58.77	59.78	79.00	39.77	41.77	41.42	43.92
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	12.73	12.51	7.83	7.35	6.73	7.15	4.89	4.73	4.42
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	25.15	25.72	18.23	17.44	17.90	17.97	19.43	28.82	29.95
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	30.98	29.49	26.14	24.94	23.86	24.96	25.58	38.92	36.38
PATRIMONIO / PRESTAMOS TOTALES (%)	30.98	29.49	26.14	24.94	23.86	24.96	25.58	38.92	36.38
INDICE DE ADECUACION DE CAPITAL	29.76	35.92	29.52	25.00	23.05	29.60	28.65	50.65	48.95
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.41	8.64	32.84	28.48	24.39	27.44	23.25	30.59	17.93
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.14	6.23	25.08	23.04	19.55	21.78	18.11	20.73	12.04
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	15.41	8.64	32.84	28.48	24.39	27.44	23.25	30.59	17.93
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.37	(0.81)	(5.68)	(2.85)	(0.91)	0.47	(15.90)	(11.75)	(8.42)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.05	(0.63)	(3.99)	(2.04)	(0.71)	0.37	(11.60)	(8.47)	(6.63)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.26	(2.58)	(19.01)	(10.06)	(3.37)	1.73	(61.52)	(36.17)	(27.52)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.23	12.69	12.38	12.35	11.67	11.84	11.33	10.93	10.46
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.45	6.29	6.33	6.69	6.59	7.78	7.36	6.76	6.12
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.78	6.40	6.05	5.65	5.09	4.06	3.96	4.17	4.34

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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.00
RESTO DEL PAIS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.67	11.39
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.87	13.76
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.37	12.66
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.25	12.43
PRESTAMO PERSONAL	14.25	13.33	11.67	11.55	11.38	11.38	11.60	12.55	12.99
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	7.45	7.42	7.49	7.45	7.48	7.45	7.46	7.02	7.00
PERSONA JURIDICA	7.11	7.12	7.11	7.04	6.85	6.61	6.64	5.68	6.20