

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	130,078.10	169,177.75	167,703.27	178,980.89	200,965.97	205,746.54	221,989.29	228,805.07	0.00
ACTIVOS LIQUIDOS	25,679.40	39,957.47	16,641.72	22,682.09	35,010.41	37,834.72	63,263.83	51,471.07	0.00
TOTAL DE PRESTAMOS	54,543.56	69,045.00	92,028.66	103,918.02	116,307.02	113,652.89	128,000.04	144,433.04	0.00
LOCALES	51,543.56	54,961.67	78,645.33	94,604.68	110,957.02	108,322.89	123,470.05	139,813.04	0.00
EXTRANJEROS	3,000.00	14,083.33	13,383.33	9,313.33	5,350.00	5,330.00	4,530.00	4,620.00	0.00
TOTAL DE INVERSIONES	33,474.06	43,383.66	36,416.02	29,541.96	26,326.28	48,514.35	24,389.00	25,801.89	0.00
TOTAL DE DEPOSITOS	90,335.13	115,694.74	105,406.88	112,196.07	122,925.86	124,389.49	146,647.40	148,921.71	0.00
LOCALES	26,956.43	29,539.53	29,319.08	30,607.95	35,751.47	36,475.63	38,254.24	47,853.65	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	26,956.43	29,539.53	29,319.08	30,607.95	35,751.47	36,475.63	37,845.34	47,281.88	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	408.91	571.76	0.00
EXTRANJEROS	63,378.70	86,155.21	76,087.80	81,588.12	87,174.39	87,913.85	108,393.16	101,068.06	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	57,828.70	86,105.21	72,547.83	77,985.15	87,134.42	86,810.88	107,258.16	100,992.96	0.00
DEPOSITOS DE BANCOS	5,550.00	50.00	3,539.97	3,602.97	39.97	1,102.97	1,135.00	75.10	0.00
PATRIMONIO TOTAL	36,248.70	50,673.45	53,637.42	60,246.67	67,774.69	71,659.83	72,416.63	75,681.92	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	105,529.29	134,220.74	151,455.96	156,093.35	165,522.04	187,462.15	194,846.28	203,892.98	0.00
ACTIVOS GENERADORES DE INGRESOS	67,947.36	88,620.06	101,797.33	105,128.53	115,325.46	137,297.95	140,416.87	151,847.45	0.00
TOTAL DE PRESTAMOS	39,775.89	49,611.04	66,547.85	74,307.54	85,425.29	91,348.94	110,014.35	124,175.53	0.00
TOTAL DE INVERSIONES	28,171.47	39,009.02	35,249.48	30,820.99	29,900.17	45,949.01	30,402.51	27,671.92	0.00
PATRIMONIO TOTAL	36,236.25	36,981.65	39,109.36	49,603.27	52,011.69	61,166.64	63,027.02	67,964.30	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	6,811.31	2,031.72	4,023.81	6,134.84	8,296.98	2,258.38	4,303.10	6,673.55	0.00
EGRESOS DE OPERACIONES	3,531.00	916.99	1,854.87	2,812.21	3,763.28	685.92	1,088.66	1,688.90	0.00
INGRESO NETO DE INTERESES	3,280.31	1,114.73	2,168.94	3,322.63	4,533.70	1,572.46	3,214.44	4,984.65	0.00

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OTROS INGRESOS	32,347.72	15,117.93	19,141.42	26,054.08	34,073.33	4,491.89	5,457.82	8,810.69	0.00
INGRESO DE OPERACIONES	35,628.03	16,232.66	21,310.36	29,376.71	38,607.04	6,064.35	8,672.27	13,795.34	0.00
EGRESOS GENERALES	3,298.52	1,055.41	2,135.21	3,260.21	5,210.91	1,803.34	3,217.44	4,734.82	0.00
UTILIDAD ANTES DE PROVISIONES	32,329.51	15,177.25	19,175.15	26,116.50	33,396.13	4,261.01	5,454.82	9,060.52	0.00
UTILIDAD DEL PERIODO	31,703.66	14,253.60	17,355.87	23,967.24	31,199.04	4,141.42	4,926.91	8,183.15	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	329.21	929.37	512.58	757.51	934.06	1,605.74	0.00
TOTAL PROVISIONES PARA PRESTAMOS	861.53	1,785.18	2,680.81	3,010.79	2,641.32	2,760.90	3,169.23	3,518.69	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.36	0.89	0.44	0.67	0.73	1.11	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	814.30	323.96	515.29	364.47	339.30	219.13	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.58	2.59	2.91	2.90	2.27	2.43	2.48	2.44	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	27.87	29.95	31.98	33.66	33.72	34.83	32.62	33.08	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	41.18	45.07	41.76	45.14	47.52	44.19	47.52	44.46	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	66.46	73.39	58.28	57.98	58.27	63.05	56.58	52.40	0.00
INDICE DE ADECUACION DE CAPITAL	41.21	36.72	46.14	46.03	45.87	55.66	50.82	50.02	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.43	34.54	15.79	20.22	28.48	30.42	43.14	34.56	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.74	23.62	9.92	12.67	17.42	18.39	28.50	22.50	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	65.48	72.04	50.34	46.55	49.90	69.42	59.77	51.89	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	46.66	64.34	34.10	30.40	27.05	12.07	7.02	7.19	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	30.04	42.48	22.92	20.47	18.85	8.84	5.06	5.35	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	87.49	154.17	88.76	64.42	59.98	27.08	15.63	16.05	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	10.02	9.17	7.91	7.78	7.19	6.58	6.13	5.86	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.20	4.14	3.64	3.57	3.26	2.00	1.55	1.48	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.83	5.03	4.26	4.21	3.93	4.58	4.58	4.38	0.00

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ZONA LIBRE	7.30	7.10	7.15	6.34	6.26	6.18	6.35	6.08	0.00
RESTO DEL PAIS	6.71	6.62	7.99	8.82	6.99	7.13	7.02	7.03	0.00
AL POR MENOR	7.73	7.83	8.17	6.84	6.63	6.66	7.18	7.17	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.92	6.89	6.76	6.92	6.61	6.68	6.88	6.55	0.00
PRESTAMO PERSONAL AUTO	8.07	7.74	7.47	6.88	8.21	7.83	7.65	7.64	0.00
PRESTAMO PERSONAL	7.87	6.56	8.26	8.15	7.55	7.56	7.69	7.20	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	3.21	2.99	3.25	3.15	3.11	3.02	2.96	2.78	0.00
PERSONA JURIDICA	3.15	3.04	2.88	2.75	2.71	2.76	2.77	2.75	0.00