

**MIBANCO, S.A. BMF**  
**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                | 20,005.12    | 20,010.32   | 20,348.08    | 21,849.36     | 21,132.62    | 22,334.03   | 25,439.86    | 28,931.34     | 0.00         |
| ACTIVOS LIQUIDOS                | 3,911.08     | 4,358.20    | 3,684.80     | 4,529.70      | 2,543.79     | 3,374.83    | 3,511.90     | 3,232.74      | 0.00         |
| TOTAL DE PRESTAMOS              | 15,005.47    | 14,408.64   | 15,451.50    | 16,180.10     | 17,398.55    | 17,444.99   | 20,475.88    | 24,253.25     | 0.00         |
| LOCALES                         | 15,005.47    | 14,408.64   | 15,451.50    | 16,180.10     | 17,398.55    | 17,444.99   | 20,475.88    | 24,253.25     | 0.00         |
| 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              | 16,035.27    | 15,882.45   | 15,845.82    | 14,808.14     | 14,190.51    | 13,697.25   | 16,022.91    | 17,930.01     | 0.00         |
| LOCALES                         | 16,035.27    | 15,882.45   | 15,845.82    | 14,808.14     | 14,190.51    | 13,697.25   | 16,022.91    | 17,930.01     | 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       | 16,035.27    | 15,882.45   | 15,845.82    | 14,808.14     | 14,190.51    | 13,697.25   | 16,022.91    | 17,930.01     | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 0.00         | 0.00        | 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         | 0.00        | 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                | 3,580.21     | 3,595.92    | 3,953.18     | 6,296.88      | 6,329.02     | 6,339.94    | 6,402.02     | 6,452.70      | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 17,368.83    | 17,161.81   | 19,429.38    | 20,782.61     | 20,568.87    | 21,172.18   | 22,893.97    | 25,390.35     | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 13,481.32    | 13,445.51   | 14,180.61    | 14,984.25     | 16,202.01    | 15,926.81   | 17,963.69    | 20,216.68     | 0.00         |
| TOTAL DE PRESTAMOS              | 13,481.32    | 13,445.51   | 14,180.61    | 14,984.25     | 16,202.01    | 15,926.81   | 17,963.69    | 20,216.68     | 0.00         |
| TOTAL DE INVERSIONES            | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 3,642.55     | 3,638.73    | 3,663.69     | 4,867.81      | 4,954.62     | 4,967.93    | 5,177.60     | 6,374.79      | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 1,573.35     | 397.95      | 803.05       | 1,228.46      | 1,695.44     | 462.85      | 945.15       | 1,522.15      | 0.00         |
| EGRESOS DE OPERACIONES          | 887.80       | 261.64      | 522.03       | 759.74        | 992.21       | 227.01      | 481.98       | 764.62        | 0.00         |
| INGRESO NETO DE INTERESES       | 685.55       | 136.31      | 281.02       | 468.72        | 703.23       | 235.84      | 463.17       | 757.52        | 0.00         |

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|---|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|   | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS  | 733.07       | 202.61      | 447.77       | 648.87        | 811.60       | 232.33      | 525.34       | 740.14        | 0.00         |
| INGRESO DE OPERACIONES  | 1,418.62     | 338.92      | 728.79       | 1,117.59      | 1,514.83     | 468.17      | 988.51       | 1,497.67      | 0.00         |
| EGRESOS GENERALES   | 1,361.14     | 308.21      | 995.04       | 1,577.49      | 2,013.89     | 418.44      | 876.71       | 1,333.69      | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | 57.48        | 30.71       | (266.24)     | (459.90)      | (499.06)     | 49.73       | 111.80       | 163.97        | 0.00         |
| UTILIDAD DEL PERIODO  | (122.73)     | 15.71       | (1,127.03)   | (1,320.69)    | (1,363.54)   | 49.73       | 111.80       | 162.49        | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 1,278.31     | 2,589.46    | 1,808.22     | 1,847.02      | 1,752.43     | 1,967.73    | 1,892.24     | 2,535.27      | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 1,009.91     | 1,029.81    | 755.34       | 765.00        | 769.69       | 772.23      | 770.68       | 774.66        | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 8.52         | 17.97       | 11.70        | 11.42         | 10.07        | 11.28       | 9.24         | 10.45         | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 79.00        | 39.77       | 41.77        | 41.42         | 43.92        | 39.24       | 40.73        | 30.56         | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 6.73         | 7.15        | 4.89         | 4.73          | 4.42         | 4.43        | 3.76         | 3.19          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 17.90        | 17.97       | 19.43        | 28.82         | 29.95        | 28.39       | 25.17        | 22.30         | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 23.86        | 24.96       | 25.58        | 38.92         | 36.38        | 36.34       | 31.27        | 26.61         | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 23.86        | 24.96       | 25.58        | 38.92         | 36.38        | 36.34       | 31.27        | 26.61         | 0.00         |
| INDICE DE ADECUACION DE CAPITAL   | 23.05        | 29.60       | 28.65        | 50.65         | 48.95        | 40.59       | 34.89        | 30.12         | 0.00         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 24.39        | 27.44       | 23.25        | 30.59         | 17.93        | 24.64       | 21.92        | 18.03         | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 19.55        | 21.78       | 18.11        | 20.73         | 12.04        | 15.11       | 13.80        | 11.17         | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 24.39        | 27.44       | 23.25        | 30.59         | 17.93        | 24.64       | 21.92        | 18.03         | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | (0.91)       | 0.47        | (15.90)      | (11.75)       | (8.42)       | 1.25        | 1.24         | 1.07          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | (0.71)       | 0.37        | (11.60)      | (8.47)        | (6.63)       | 0.94        | 0.98         | 0.85          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | (3.37)       | 1.73        | (61.52)      | (36.17)       | (27.52)      | 4.00        | 4.32         | 3.40          | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 11.67        | 11.84       | 11.33        | 10.93         | 10.46        | 11.62       | 10.52        | 10.04         | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 6.59         | 7.78        | 7.36         | 6.76          | 6.12         | 5.70        | 5.37         | 5.04          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 5.09         | 4.06        | 3.96         | 4.17          | 4.34         | 5.92        | 5.16         | 5.00          | 0.00         |



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| ZONA LIBRE             | 0.00         | 0.00        | 0.00         | 0.00          | 14.00        | 13.00       | 11.44        | 11.76         | 0.00         |
| RESTO DEL PAIS         | 0.00         | 0.00        | 0.00         | 13.67         | 11.39        | 12.38       | 11.73        | 0.00          | 0.00         |
| AL POR MENOR           | 0.00         | 0.00        | 0.00         | 15.87         | 13.76        | 12.85       | 13.75        | 12.25         | 0.00         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 0.00         | 0.00        | 0.00         | 11.37         | 12.66        | 12.31       | 11.06        | 0.00          | 0.00         |
| PRESTAMO PERSONAL AUTO | 0.00         | 0.00        | 0.00         | 14.25         | 12.43        | 11.79       | 11.03        | 9.00          | 0.00         |
| PRESTAMO PERSONAL      | 11.38        | 11.38       | 11.60        | 12.55         | 12.99        | 12.53       | 12.24        | 11.69         | 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        | 7.48         | 7.45        | 7.46         | 7.02          | 7.00         | 6.53        | 5.99         | 5.74          | 0.00         |
| PERSONA JURIDICA       | 6.85         | 6.61        | 6.64         | 5.68          | 6.20         | 5.96        | 5.39         | 5.28          | 0.00         |