

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.
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	352,396.31	351,766.37	389,339.42	411,287.75	412,761.38	407,416.55	376,808.03	402,671.12	376,735.09
ACTIVOS LIQUIDOS	38,087.10	32,785.32	35,716.13	29,182.99	59,817.09	34,719.42	36,939.25	35,762.76	48,937.07
TOTAL DE PRESTAMOS	307,777.48	312,610.61	319,789.52	348,350.77	345,444.61	331,760.92	334,346.00	330,222.95	317,996.43
LOCALES	301,175.48	301,233.68	308,637.65	337,423.98	334,742.88	321,284.27	324,094.41	320,196.43	308,194.98
EXTRANJEROS	6,602.00	11,376.93	11,151.86	10,926.80	10,701.73	10,476.66	10,251.59	10,026.52	9,801.45
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	326,133.03	322,089.21	321,447.69	344,807.38	379,166.25	320,076.03	341,900.97	325,226.55	351,476.15
LOCALES	187,920.46	187,211.96	170,255.56	160,328.84	167,475.43	164,594.59	141,048.15	127,178.16	121,873.16
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	187,718.31	186,256.90	169,763.28	159,840.43	166,972.87	164,092.26	140,545.93	127,178.16	121,873.16
DEPOSITOS DE BANCOS	202.14	955.06	492.27	488.41	502.56	502.33	502.22	0.00	0.00
EXTRANJEROS	138,212.57	134,877.25	151,192.14	184,478.54	211,690.83	155,481.44	200,852.81	198,048.39	229,603.00
DEPOSITOS DE OFICIALES	661.73	221.69	300.72	210.32	1,270.11	951.81	1,573.85	1,573.90	893.64
DEPOSITOS DE PARTICULARES	11,538.00	11,644.52	13,877.19	14,254.36	15,408.37	14,518.74	14,044.19	11,465.08	10,741.15
DEPOSITOS DE BANCOS	126,012.85	123,011.05	137,014.23	170,013.86	195,012.35	140,010.89	185,234.77	185,009.40	217,968.20
PATRIMONIO TOTAL	17,451.88	12,238.43	13,262.35	15,119.23	16,894.10	11,952.17	13,319.01	12,444.79	13,827.06
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	308,868.36	318,142.52	345,654.54	374,653.63	382,578.85	379,591.46	383,073.72	406,979.44	394,748.23
ACTIVOS GENERADORES DE INGRESOS	267,285.28	277,235.81	287,477.18	317,141.50	326,611.05	322,185.77	327,067.76	339,286.86	331,720.52
TOTAL DE PRESTAMOS	267,285.28	277,235.81	287,477.18	317,141.50	326,611.05	322,185.77	327,067.76	339,286.86	331,720.52
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	15,333.57	12,814.34	13,094.28	15,096.44	17,172.99	12,095.30	13,290.68	13,782.01	15,360.58
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,461.66	3,333.89	6,751.27	10,401.31	14,283.37	3,619.77	7,152.30	10,740.90	14,285.31
EGRESOS DE OPERACIONES	1,534.63	446.43	900.28	1,470.25	2,189.70	488.46	895.52	1,324.59	1,721.21
INGRESO NETO DE INTERESES	9,927.02	2,887.45	5,850.99	8,931.06	12,093.67	3,131.32	6,256.78	9,416.31	12,564.11

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OTROS INGRESOS	2,768.45	595.41	1,243.03	2,026.85	2,772.45	588.20	1,155.00	1,795.84	2,325.50
INGRESO DE OPERACIONES	12,695.48	3,482.87	7,094.02	10,957.91	14,866.12	3,719.52	7,411.78	11,212.15	14,889.61
EGRESOS GENERALES	4,417.82	1,792.65	3,700.16	5,493.23	7,588.00	2,048.74	3,997.16	5,480.18	6,537.11
UTILIDAD ANTES DE PROVISIONES	8,277.66	1,690.21	3,393.86	5,464.68	7,278.12	1,670.78	3,414.62	5,731.97	8,352.50
UTILIDAD DEL PERIODO	7,451.88	1,658.43	3,262.35	5,119.23	6,894.10	1,950.83	3,319.01	2,444.79	3,827.06
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	893.61	893.61	883.36	695.19	818.50	178.32	0.00	1,834.52	8,177.30
TOTAL PROVISIONES PARA PRESTAMOS	3,549.98	3,610.62	3,670.48	3,768.16	3,402.48	3,051.01	3,279.25	6,514.06	7,791.77
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.29	0.29	0.28	0.20	0.24	0.05	0.00	0.56	2.57
PROVISIONES / PRESTAMOS VENCIDOS (%)	397.26	404.05	415.51	542.03	415.70	1,711.00	0.00	355.08	95.29
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.15	1.15	1.15	1.08	0.98	0.92	0.98	1.97	2.45
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.95	3.48	3.41	3.68	4.09	2.93	3.53	3.09	3.67
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	5.67	3.91	4.15	4.34	4.89	3.60	3.98	3.77	4.35
PATRIMONIO / PRESTAMOS TOTALES (%)	5.67	3.91	4.15	4.34	4.89	3.60	3.98	3.77	4.35
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 (%)	11.68	10.18	11.11	8.46	15.78	10.85	10.80	11.00	13.92
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.81	9.32	9.17	7.10	14.49	8.52	9.80	8.88	12.99
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	11.68	10.18	11.11	8.46	15.78	10.85	10.80	11.00	13.92
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.79	2.39	2.27	2.15	2.11	2.42	2.03	0.96	1.15
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.41	2.09	1.89	1.82	1.80	2.06	1.73	0.80	0.97
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	48.60	51.77	49.83	45.21	40.15	64.52	49.94	23.65	24.91
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.29	4.81	4.70	4.37	4.37	4.49	4.37	4.22	4.31
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.57	0.64	0.63	0.62	0.67	0.61	0.55	0.52	0.52
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.71	4.17	4.07	3.75	3.70	3.89	3.83	3.70	3.79

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ZONA LIBRE	4.11	5.01	5.10	4.53	4.43	4.33	4.68	4.50	4.82
RESTO DEL PAIS	3.49	4.59	3.66	4.36	4.56	4.51	4.54	4.69	4.60
AL POR MENOR	8.08	8.11	7.44	7.52	7.65	7.35	7.68	7.10	7.27
CONSUMO									
VIVIENDA HIPOTECARIA	6.08	5.96	5.57	5.67	5.40	5.60	5.47	5.80	5.86
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	9.22	9.22	7.94	7.23	6.00	6.54	6.61	7.00	6.52
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	0.55	0.55	0.50	0.50	0.53	0.58	0.56	0.58	0.59
PERSONA JURIDICA	0.80	0.76	0.75	0.81	0.77	0.64	0.68	0.75	0.66