

MMG BANK CORPORATION
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	191,015.79	218,782.86	222,435.57	190,927.69	214,760.89	221,290.20	256,728.37	249,701.01	261,554.83
ACTIVOS LIQUIDOS	51,010.58	74,009.83	81,931.59	70,383.93	84,252.10	67,233.24	58,698.54	74,450.98	59,611.55
TOTAL DE PRESTAMOS	15,455.45	16,324.08	18,696.11	19,306.79	19,401.42	20,830.53	20,694.77	19,631.50	19,932.98
LOCALES	8,520.31	8,672.79	10,548.71	11,324.17	11,071.52	12,040.24	12,684.03	15,265.34	13,918.26
EXTRANJEROS	6,935.14	7,651.29	8,147.40	7,982.62	8,329.90	8,790.29	8,010.74	4,366.16	6,014.71
TOTAL DE INVERSIONES	108,231.09	125,371.48	119,771.26	97,539.01	106,164.90	128,470.75	172,366.80	150,463.53	176,963.91
TOTAL DE DEPOSITOS	166,409.46	193,926.69	195,728.01	162,623.05	186,562.92	189,438.77	226,209.33	218,567.15	231,019.68
LOCALES	38,356.71	48,086.73	55,934.66	35,179.96	47,913.65	59,177.16	62,341.29	81,120.56	94,508.06
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	35,838.47	41,538.73	53,587.87	32,380.56	44,959.95	57,246.92	56,658.14	79,670.76	87,667.70
DEPOSITOS DE BANCOS	2,518.24	6,548.00	2,346.79	2,799.40	2,953.71	1,930.23	5,683.15	1,449.80	6,840.36
EXTRANJEROS	128,052.75	145,839.96	139,793.35	127,443.10	138,649.26	130,261.61	163,868.04	137,446.59	136,511.62
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	110,820.67	133,173.56	129,929.24	118,426.11	129,222.10	121,770.51	155,351.27	131,150.81	121,817.94
DEPOSITOS DE BANCOS	17,232.08	12,666.39	9,864.11	9,016.99	9,427.17	8,491.10	8,516.77	6,295.78	14,693.69
PATRIMONIO TOTAL	23,256.20	23,708.95	24,573.03	25,236.42	24,656.36	25,298.45	26,041.43	27,176.25	26,658.15
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	182,667.28	207,142.18	210,787.56	194,643.12	202,888.34	220,036.53	239,581.97	220,314.35	238,157.86
ACTIVOS GENERADORES DE INGRESOS	115,240.81	123,521.47	131,270.03	123,526.92	124,626.43	145,498.42	165,764.47	143,470.41	161,231.60
TOTAL DE PRESTAMOS	14,233.50	14,972.08	15,682.05	17,444.51	17,428.44	18,577.31	19,695.44	19,469.15	19,667.20
TOTAL DE INVERSIONES	101,007.32	108,549.39	115,587.98	106,082.41	107,197.99	126,921.12	146,069.03	124,001.27	141,564.40
PATRIMONIO TOTAL	22,647.58	22,425.01	23,060.10	23,757.14	23,956.28	24,503.70	25,307.23	26,206.33	25,657.26
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	2,744.60	770.22	1,705.37	2,663.50	3,582.04	1,096.30	2,258.76	2,523.60	3,491.73
EGRESOS DE OPERACIONES	1,296.86	383.04	686.28	1,045.05	1,609.84	348.08	780.69	602.63	1,145.36
INGRESO NETO DE INTERESES	1,447.74	387.19	1,019.09	1,618.45	1,972.20	748.21	1,478.07	1,920.97	2,346.37

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OTROS INGRESOS	3,473.24	1,298.17	2,665.91	4,295.09	5,726.22	880.26	2,104.00	4,518.53	6,530.83
INGRESO DE OPERACIONES	4,920.98	1,685.36	3,685.00	5,913.53	7,698.41	1,628.47	3,582.07	6,439.50	8,877.21
EGRESOS GENERALES	3,634.35	914.44	2,022.09	3,452.39	4,644.97	1,169.97	2,294.19	4,204.18	5,608.23
UTILIDAD ANTES DE PROVISIONES	1,286.63	770.92	1,662.91	2,461.14	3,053.45	458.50	1,287.89	2,235.33	3,268.97
UTILIDAD DEL PERIODO	1,288.63	767.13	1,651.88	2,421.60	3,013.58	449.65	1,284.53	2,234.24	3,265.28
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	27.60	3.05	2.74	1,204.11	5.65	0.37	0.31	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	57.50	61.29	68.52	97.04	97.36	106.22	100.73	98.45	101.06
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.18	0.02	0.01	6.24	0.03	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	208.34	2,007.71	2,505.42	8.06	1,722.65	28,511.32	32,792.86	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.37	0.38	0.37	0.50	0.50	0.51	0.49	0.50	0.51
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.18	10.84	11.05	13.22	11.48	11.43	10.14	10.88	10.19
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.80	16.73	17.75	21.60	19.64	16.94	13.49	15.98	13.54
PATRIMONIO / PRESTAMOS TOTALES (%)	150.47	145.24	131.43	130.71	127.09	121.45	125.84	138.43	133.74
INDICE DE ADECUACION DE CAPITAL	26.49	25.94	22.55	22.14	23.78	22.57	22.63	26.66	23.65
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	30.65	38.16	41.86	43.28	45.16	35.49	25.95	34.06	25.80
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	26.70	33.83	36.83	36.86	39.23	30.38	22.86	29.82	22.79
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	95.69	102.81	103.05	103.26	102.07	103.31	102.15	102.90	102.40
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.12	2.48	2.52	2.61	2.42	1.24	1.55	2.08	2.03
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.71	1.48	1.57	1.66	1.49	0.82	1.07	1.35	1.37
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.69	13.68	14.33	13.59	12.58	7.34	10.15	11.37	12.73
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.38	2.49	2.60	2.87	2.87	3.01	2.73	2.35	2.17
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.13	1.24	1.05	1.13	1.29	0.96	0.94	0.56	0.71
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.26	1.25	1.55	1.75	1.58	2.06	1.78	1.79	1.46

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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	6.79	7.33	7.09	6.96	5.83	6.53	6.26	6.26	6.26
PRESTAMO PERSONAL AUTO	7.42	8.75	8.62	8.25	8.00	8.07	8.07	8.07	8.07
PRESTAMO PERSONAL	6.70	7.30	6.40	6.06	6.13	6.46	6.38	5.33	6.80
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	1.97	2.50	1.84	2.18	0.60	0.60	0.60	0.60	0.60
PERSONA JURIDICA	1.24	1.53	1.20	0.57	0.06	0.54	0.55	0.60	0.78