

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	29,765.29
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	2,647.03
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	25,622.80
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	25,622.80
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	19,121.36
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	19,121.36
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	19,121.36
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	6,575.28
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	25,448.96
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	21,510.67
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	21,510.67
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	6,452.15
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	2,190.64
EGRESOS DE OPERACIONES	887.80	261.64	522.03	759.74	992.21	227.01	481.98	764.62	1,071.25
INGRESO NETO DE INTERESES	685.55	136.31	281.02	468.72	703.23	235.84	463.17	757.52	1,119.39

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OTROS INGRESOS	733.07	202.61	447.77	648.87	811.60	232.33	525.34	740.14	984.29
INGRESO DE OPERACIONES	1,418.62	338.92	728.79	1,117.59	1,514.83	468.17	988.51	1,497.67	2,103.69
EGRESOS GENERALES	1,361.14	308.21	995.04	1,577.49	2,013.89	418.44	876.71	1,333.69	1,832.35
UTILIDAD ANTES DE PROVISIONES	57.48	30.71	(266.24)	(459.90)	(499.06)	49.73	111.80	163.97	271.34
UTILIDAD DEL PERIODO	(122.73)	15.71	(1,127.03)	(1,320.69)	(1,363.54)	49.73	111.80	162.49	269.85
CALIDAD DE ACTIVOS									
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	2,353.21
TOTAL PROVISIONES PARA PRESTAMOS	1,009.91	1,029.81	755.34	765.00	769.69	772.23	770.68	774.66	777.48
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	8.52	17.97	11.70	11.42	10.07	11.28	9.24	10.45	9.18
PROVISIONES / PRESTAMOS VENCIDOS (%)	79.00	39.77	41.77	41.42	43.92	39.24	40.73	30.56	33.04
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	6.73	7.15	4.89	4.73	4.42	4.43	3.76	3.19	3.03
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	17.90	17.97	19.43	28.82	29.95	28.39	25.17	22.30	22.09
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	23.86	24.96	25.58	38.92	36.38	36.34	31.27	26.61	25.66
PATRIMONIO / PRESTAMOS TOTALES (%)	23.86	24.96	25.58	38.92	36.38	36.34	31.27	26.61	25.66
INDICE DE ADECUACION DE CAPITAL	23.05	29.60	28.65	50.65	48.95	40.59	34.89	30.12	28.84
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.39	27.44	23.25	30.59	17.93	24.64	21.92	18.03	13.84
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	19.55	21.78	18.11	20.73	12.04	15.11	13.80	11.17	8.89
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	24.39	27.44	23.25	30.59	17.93	24.64	21.92	18.03	13.84
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.91)	0.47	(15.90)	(11.75)	(8.42)	1.25	1.24	1.07	1.25
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.71)	0.37	(11.60)	(8.47)	(6.63)	0.94	0.98	0.85	1.06
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(3.37)	1.73	(61.52)	(36.17)	(27.52)	4.00	4.32	3.40	4.18
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	11.67	11.84	11.33	10.93	10.46	11.62	10.52	10.04	10.18
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.59	7.78	7.36	6.76	6.12	5.70	5.37	5.04	4.98
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.09	4.06	3.96	4.17	4.34	5.92	5.16	5.00	5.20

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ZONA LIBRE	0.00	0.00	0.00	0.00	14.00	13.00	11.44	11.76	12.24
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	12.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	11.37	12.66	12.31	11.06	0.00	10.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	14.25	12.43	11.79	11.03	9.00	12.21
PRESTAMO PERSONAL	11.38	11.38	11.60	12.55	12.99	12.53	12.24	11.69	11.10
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	5.64
PERSONA JURIDICA	6.85	6.61	6.64	5.68	6.20	5.96	5.39	5.28	5.34