

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	412,761.38	407,416.55	376,808.03	402,671.12	372,170.43	352,258.52	340,349.90	0.00	0.00
ACTIVOS LIQUIDOS	59,817.09	34,719.42	36,939.25	35,762.76	50,644.13	33,415.65	34,264.76	0.00	0.00
TOTAL DE PRESTAMOS	345,444.61	331,760.92	334,346.00	330,222.95	317,996.43	299,243.08	282,829.54	0.00	0.00
LOCALES	334,742.88	321,284.27	324,094.41	320,196.43	308,194.98	289,666.70	278,478.22	0.00	0.00
EXTRANJEROS	10,701.73	10,476.66	10,251.59	10,026.52	9,801.45	9,576.39	4,351.32	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	379,166.25	320,076.03	341,900.97	325,226.55	350,515.90	301,590.68	283,199.84	0.00	0.00
LOCALES	167,475.43	164,594.59	141,048.15	127,178.16	121,873.16	119,643.61	110,792.17	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	166,972.87	164,092.26	140,545.93	127,178.16	121,873.16	119,643.61	110,792.17	0.00	0.00
DEPOSITOS DE BANCOS	502.56	502.33	502.22	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	211,690.83	155,481.44	200,852.81	198,048.39	228,642.74	181,947.08	172,407.67	0.00	0.00
DEPOSITOS DE OFICIALES	1,270.11	951.81	1,573.85	1,573.90	893.64	6,078.55	2,506.57	0.00	0.00
DEPOSITOS DE PARTICULARES	15,408.37	14,518.74	14,044.19	11,465.08	9,011.15	9,860.98	9,893.90	0.00	0.00
DEPOSITOS DE BANCOS	195,012.35	140,010.89	185,234.77	185,009.40	218,737.95	166,007.54	160,007.20	0.00	0.00
PATRIMONIO TOTAL	16,894.10	11,952.17	13,319.01	12,444.79	13,149.41	15,542.51	14,443.41	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	382,578.85	379,591.46	383,073.72	406,979.44	392,465.91	379,837.54	358,578.96	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	326,611.05	322,185.77	327,067.76	339,286.86	331,720.52	315,502.00	308,587.77	0.00	0.00
TOTAL DE PRESTAMOS	326,611.05	322,185.77	327,067.76	339,286.86	331,720.52	315,502.00	308,587.77	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
PATRIMONIO TOTAL	17,172.99	12,095.30	13,290.68	13,782.01	15,021.76	13,747.34	13,881.21	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,283.37	3,619.77	7,152.30	10,740.90	14,285.31	3,249.01	6,373.95	0.00	0.00
EGRESOS DE OPERACIONES	2,189.70	488.46	895.52	1,324.59	1,721.21	351.70	697.19	0.00	0.00
INGRESO NETO DE INTERESES	12,093.67	3,131.32	6,256.78	9,416.31	12,564.11	2,897.31	5,676.75	0.00	0.00

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OTROS INGRESOS	2,772.45	588.20	1,155.00	1,795.84	2,325.50	446.41	892.78	0.00	0.00
INGRESO DE OPERACIONES	14,866.12	3,719.52	7,411.78	11,212.15	14,889.61	3,343.72	6,569.54	0.00	0.00
EGRESOS GENERALES	7,588.00	2,048.74	3,997.16	5,480.18	6,537.11	1,981.53	3,894.40	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	7,278.12	1,670.78	3,414.62	5,731.97	8,352.50	1,362.19	2,675.13	0.00	0.00
UTILIDAD DEL PERIODO	6,894.10	1,950.83	3,319.01	2,444.79	3,827.06	3,663.53	4,443.41	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	818.50	178.32	0.00	1,834.52	8,177.30	5,434.77	5,974.92	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	3,402.48	3,051.01	3,279.25	6,514.06	7,791.77	5,471.72	6,027.54	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.24	0.05	0.00	0.56	2.57	1.82	2.11	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	415.70	1,711.00	0.00	355.08	95.29	100.68	100.88	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.98	0.92	0.98	1.97	2.45	1.83	2.13	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	4.09	2.93	3.53	3.09	3.53	4.41	4.24	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	4.89	3.60	3.98	3.77	4.14	5.19	5.11	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	4.89	3.60	3.98	3.77	4.14	5.19	5.11	0.00	0.00
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 (%)	15.78	10.85	10.80	11.00	14.45	11.08	12.10	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.49	8.52	9.80	8.88	13.61	9.49	10.07	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	15.78	10.85	10.80	11.00	14.45	11.08	12.10	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.11	2.42	2.03	0.96	1.15	4.64	2.88	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.80	2.06	1.73	0.80	0.98	3.86	2.48	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	40.15	64.52	49.94	23.65	25.48	106.60	64.02	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.37	4.49	4.37	4.22	4.31	4.12	4.13	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.67	0.61	0.55	0.52	0.52	0.45	0.45	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.70	3.89	3.83	3.70	3.79	3.67	3.68	0.00	0.00

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ZONA LIBRE	4.43	4.33	4.68	4.50	4.82	4.48	4.48	0.00	0.00
RESTO DEL PAIS	4.56	4.51	4.54	4.69	4.60	5.40	3.94	0.00	0.00
AL POR MENOR	7.65	7.35	7.68	7.10	7.27	7.24	6.92	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.40	5.60	5.47	5.80	5.86	5.73	5.63	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.00	6.54	6.61	7.00	6.52	5.90	6.10	0.00	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	0.53	0.58	0.56	0.58	0.59	0.59	0.56	0.00	0.00
PERSONA JURIDICA	0.77	0.64	0.68	0.75	0.66	0.66	0.67	0.00	0.00