

**MMG BANK CORPORATION**  
**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	214,760.89	221,290.20	256,728.37	249,701.01	261,554.83	313,666.71	314,142.76	0.00	0.00
ACTIVOS LIQUIDOS	84,252.10	67,233.24	58,698.54	74,450.98	59,611.55	79,047.45	82,605.43	0.00	0.00
TOTAL DE PRESTAMOS	19,401.42	20,830.53	20,694.77	19,631.50	19,932.98	20,069.88	24,001.05	0.00	0.00
LOCALES	11,071.52	12,040.24	12,684.03	15,265.34	13,918.26	11,211.97	15,486.45	0.00	0.00
EXTRANJEROS	8,329.90	8,790.29	8,010.74	4,366.16	6,014.71	8,857.91	8,514.60	0.00	0.00
TOTAL DE INVERSIONES	106,164.90	128,470.75	172,366.80	150,463.53	176,963.91	208,301.83	201,699.60	0.00	0.00
TOTAL DE DEPOSITOS	186,562.92	189,438.77	226,209.33	218,567.15	231,019.68	279,944.43	276,767.71	0.00	0.00
LOCALES	47,913.65	59,177.16	62,341.29	81,120.56	94,508.06	103,509.89	107,384.41	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	44,959.95	57,246.92	56,658.14	79,670.76	87,667.70	101,749.91	104,762.22	0.00	0.00
DEPOSITOS DE BANCOS	2,953.71	1,930.23	5,683.15	1,449.80	6,840.36	1,759.98	2,622.20	0.00	0.00
EXTRANJEROS	138,649.26	130,261.61	163,868.04	137,446.59	136,511.62	176,434.54	169,383.29	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	129,222.10	121,770.51	155,351.27	131,150.81	121,817.94	168,944.83	160,997.75	0.00	0.00
DEPOSITOS DE BANCOS	9,427.17	8,491.10	8,516.77	6,295.78	14,693.69	7,489.71	8,385.55	0.00	0.00
PATRIMONIO TOTAL	24,656.36	25,298.45	26,041.43	27,176.25	26,658.15	27,377.36	27,962.88	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	202,888.34	220,036.53	239,581.97	220,314.35	238,157.86	267,478.46	285,435.57	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	124,626.43	145,498.42	165,764.47	143,470.41	161,231.60	188,836.50	209,381.11	0.00	0.00
TOTAL DE PRESTAMOS	17,428.44	18,577.31	19,695.44	19,469.15	19,667.20	20,450.21	22,347.91	0.00	0.00
TOTAL DE INVERSIONES	107,197.99	126,921.12	146,069.03	124,001.27	141,564.40	168,386.29	187,033.20	0.00	0.00
PATRIMONIO TOTAL	23,956.28	24,503.70	25,307.23	26,206.33	25,657.26	26,337.91	27,002.15	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,582.04	1,096.30	2,258.76	2,523.60	3,491.73	914.09	1,784.29	0.00	0.00
EGRESOS DE OPERACIONES	1,609.84	348.08	780.69	602.63	1,145.36	497.87	978.07	0.00	0.00
INGRESO NETO DE INTERESES	1,972.20	748.21	1,478.07	1,920.97	2,346.37	416.22	806.22	0.00	0.00

**MMG BANK CORPORATION**  
**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
OTROS INGRESOS	5,726.22	880.26	2,104.00	4,518.53	6,530.83	1,719.63	3,738.12	0.00	0.00
INGRESO DE OPERACIONES	7,698.41	1,628.47	3,582.07	6,439.50	8,877.21	2,135.85	4,544.34	0.00	0.00
EGRESOS GENERALES	4,644.97	1,169.97	2,294.19	4,204.18	5,608.23	1,398.07	2,834.53	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	3,053.45	458.50	1,287.89	2,235.33	3,268.97	737.79	1,709.80	0.00	0.00
UTILIDAD DEL PERIODO	3,013.58	449.65	1,284.53	2,234.24	3,265.28	733.95	1,666.80	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	5.65	0.37	0.31	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	97.36	106.22	100.73	98.45	101.06	104.90	144.06	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	1,722.65	28,511.32	32,792.86	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.50	0.51	0.49	0.50	0.51	0.52	0.60	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.48	11.43	10.14	10.88	10.19	8.73	8.90	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	19.64	16.94	13.49	15.98	13.54	11.99	12.39	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	127.09	121.45	125.84	138.43	133.74	136.41	116.51	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	23.78	22.57	22.63	26.66	23.65	23.90	24.20	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	45.16	35.49	25.95	34.06	25.80	28.24	29.85	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	39.23	30.38	22.86	29.82	22.79	25.20	26.30	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	102.07	103.31	102.15	102.90	102.40	102.65	102.72	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.42	1.24	1.55	2.08	2.03	1.55	1.59	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.49	0.82	1.07	1.35	1.37	1.10	1.17	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.58	7.34	10.15	11.37	12.73	11.15	12.35	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.87	3.01	2.73	2.35	2.17	1.94	1.70	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	0.96	0.94	0.56	0.71	1.05	0.93	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.58	2.06	1.78	1.79	1.46	0.88	0.77	0.00	0.00



**MMG BANK CORPORATION**  
**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
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	8.07	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	5.83	6.53	6.26	6.26	6.26	6.26	6.26	0.00	0.00
PRESTAMO PERSONAL AUTO	8.00	8.07	8.07	8.07	8.07	8.07	8.33	0.00	0.00
PRESTAMO PERSONAL	6.13	6.46	6.38	5.33	6.80	6.80	6.12	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	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.00	0.00
PERSONA JURIDICA	0.06	0.54	0.55	0.60	0.78	0.75	0.76	0.00	0.00