



**MMG Bank Corporation**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	16,877.48	23,500.45	27,139.87	27,389.16	32,571.48	33,533.77	33,600.79	42,477.58	47,974.37	
3 Activos Líquidos	6,902.66	8,421.98	10,988.35	9,928.25	14,377.11	12,595.12	9,977.44	12,178.96	13,098.72	
4 Total de Préstamos	1,692.24	5,919.73	7,415.96	8,540.76	8,894.25	11,333.70	13,178.19	18,082.94	21,082.26	
5 Locales	629.04	4,879.35	5,119.46	5,992.90	6,132.87	8,428.25	10,460.37	15,374.14	18,388.54	
6 Extranjeros	1,063.20	1,040.38	2,296.50	2,547.86	2,761.38	2,905.45	2,717.82	2,708.80	2,693.73	
7 Total de Inversiones	6,546.82	7,490.28	7,163.78	7,361.10	7,876.86	8,127.56	8,990.27	10,536.32	12,124.93	
8 Total de Depósitos	5,788.34	12,746.01	15,906.42	16,188.87	20,658.30	21,568.59	20,919.53	29,277.94	34,108.59	
9 Locales	732.80	630.20	1,318.75	1,528.30	1,713.35	2,106.16	2,984.07	4,170.88	5,174.69	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	721.06	415.08	1,118.63	1,378.11	1,561.46	1,957.41	2,748.94	3,979.36	5,006.95	
12 Depósitos de Bancos	11.74	215.12	200.12	150.19	151.90	148.75	235.13	191.52	167.74	
13 Extranjeros	5,055.55	12,115.81	14,587.67	14,660.57	18,944.94	19,462.43	17,935.46	25,107.06	28,933.90	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	1,292.28	3,260.72	3,494.37	4,817.19	7,819.95	7,202.35	6,771.90	9,311.41	10,030.73	
16 Depósitos de Bancos	3,763.27	8,855.09	11,093.30	9,843.38	11,125.00	12,260.08	11,163.57	15,795.65	18,903.18	
17 Patrimonio Total	10,774.15	10,557.32	10,964.02	11,057.28	11,671.70	11,725.42	12,324.94	12,864.85	13,230.61	
18 PROMEDIO (12 MESES)										
19 Total de Activos	8,438.74	11,750.23	18,870.20	20,376.70	24,724.48	28,517.11	30,370.33	34,933.37	40,272.93	
20 Activos Generadores de Ingresos	4,119.53	6,705.01	9,964.87	11,012.03	12,505.08	16,435.63	18,374.10	22,260.56	24,989.15	
21 Total de Prestamos	846.12	2,959.87	3,707.98	4,336.06	5,293.24	8,626.71	10,297.08	13,311.85	14,988.25	
22 Total de Inversiones	3,273.41	3,745.14	6,256.89	6,675.97	7,211.84	7,808.92	8,077.03	8,948.71	10,000.89	
23 Patrimonio Total	5,387.08	5,278.66	10,408.71	10,712.29	11,222.93	11,141.37	11,644.48	11,961.06	12,451.16	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	1,953.76	304.15	668.38	1,120.26	1,839.45	259.06	558.74	1,071.52	1,625.43	
26 Egreso de Operaciones	53.76	46.34	183.47	358.83	544.46	200.51	421.58	828.29	1,263.23	



## MMG Bank Corporation ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
27 Ingreso Neto de Intereses	1,900.01	257.81	484.92	761.42	1,294.99	58.55	137.16	243.23	362.20	
28 Otros Ingresos	8.42	28.37	39.64	50.28	297.35	364.77	997.77	1,613.16	2,105.85	
29 Ingreso de Operaciones	1,908.43	286.18	524.56	811.71	1,592.34	423.32	1,134.93	1,856.39	2,468.05	
30 Egresos Generales	987.11	161.02	334.69	528.58	764.70	298.39	481.39	657.41	900.88	
31 Utilidad Antes de Provisiones	921.32	125.16	189.87	283.13	827.64	124.93	653.54	1,198.97	1,567.17	
32 Utilidad del Periodo	918.40	125.16	189.87	283.13	826.52	124.93	653.24	1,193.15	1,558.91	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
35 Total Provisiones Para Préstamos	1.82	1.82	1.82	1.82	2.95	2.95	3.25	8.78	11.21	
36 Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
37 Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
38 Provisiones Para Préstamos / Préstamos Totales (%)	0.11	0.03	0.02	0.02	0.03	0.03	0.02	0.05	0.05	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	63.84	44.92	40.40	40.37	35.83	34.97	36.68	30.29	27.58	
41 Patrimonio / Activos Generadores de Ing. (%)	130.77	78.73	75.20	69.53	69.59	60.25	55.60	44.95	39.84	
42 Patrimonio / Préstamos Totales (%)	636.68	178.34	147.84	129.46	131.23	103.46	93.53	71.14	62.76	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	119.25	66.08	69.08	61.33	69.59	58.40	47.69	41.60	38.40	
45 Activos Líquidos / Activos Totales (%)	40.90	35.84	40.49	36.25	44.14	37.56	29.69	28.67	27.30	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	232.35	124.84	114.12	106.80	107.72	96.08	90.67	77.58	73.95	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	22.29	7.47	3.81	3.43	6.61	3.04	7.11	7.15	6.24	
49 Utilidad Neta / Total de Activos (Promedio) (%)	10.88	4.26	2.01	1.85	3.34	1.75	4.30	4.55	3.87	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	17.05	9.48	3.65	3.52	7.36	4.49	11.22	13.30	12.52	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	47.43	18.14	13.41	13.56	14.71	6.30	6.08	6.42	6.50	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.30	2.76	3.68	4.34	4.35	4.88	4.59	4.96	5.06	



## MMG Bank Corporation ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	46.12	15.38	9.73	9.22	10.36	1.42	1.49	1.46	1.45	
54 Egresos Generales / Ingresos de Operaciones (%)	51.72	56.27	63.80	65.12	48.02	70.49	42.42	35.41	36.50	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.20	1.69	0.80	0.61	2.38	8.88	10.86	9.66	8.43	
56 PRODUCTIVIDAD										
57 Número de Empleados	20.00	23.00	23.00	23.00	22.00	23.00	23.00	26.00	27.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	84.61	257.38	322.43	371.34	404.28	492.77	572.96	695.50	780.82	
60 Depósitos Totales / Empleados	289.42	554.17	691.58	703.86	939.01	937.76	909.54	1,126.07	1,263.28	
61 Utilidad Neta / Empleados	45.92	5.44	8.26	12.31	37.57	5.43	28.40	45.89	57.74	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	156.02	104.94	92.99	42.69	23.81	55.09	47.29	
64 Préstamos (%)	0.00	0.00	0.00	6,401.57	425.59	91.46	77.70	111.73	137.03	
65 Locales (%)	0.00	0.00	0.00	4,462.03	874.95	72.73	104.33	156.54	199.84	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	159.72	179.27	18.35	6.32	-2.45	
67 Depósitos (%)	0.00	0.00	2,641.26	486.62	256.89	69.22	31.52	80.85	65.11	
68 Locales (%)	0.00	0.00	632.18	528.57	133.81	234.20	126.28	172.91	202.02	
69 Extranjeros (%)	0.00	0.00	3,545.58	482.57	274.74	60.64	22.95	71.26	52.73	
70 Patrimonio (%)	0.00	0.00	11.27	6.66	8.33	11.06	12.41	16.35	13.36	
71 Utilidad Neta (%)	0.00	0.00	-269.16	-29.51	-10.00	-0.18	244.05	321.42	88.61	