



Mega International Commercial Bank Co. Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	194,737.49	206,666.08	194,217.06	180,643.71	167,160.34	190,785.74	196,706.56	203,797.56	220,444.56	
Activos Líquidos	69,633.81	80,525.37	61,113.92	39,378.07	26,423.53	46,430.06	36,822.21	25,323.46	37,634.63	
Total de Préstamos	118,276.94	118,192.86	124,454.03	132,834.68	134,676.16	133,481.26	146,241.18	166,084.81	171,980.96	
Locales	117,350.21	109,785.28	113,808.54	122,471.18	124,560.30	123,635.03	136,872.73	157,169.35	163,306.98	
Extranjeros	926.73	8,407.58	10,645.49	10,363.50	10,115.85	9,846.23	9,368.46	8,915.46	8,673.98	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	176,845.40	187,547.37	172,532.85	157,724.01	149,302.04	155,608.66	162,942.89	176,602.83	196,809.46	
Locales	125,564.70	130,540.88	139,968.02	126,235.90	138,508.37	143,565.84	148,640.48	146,603.33	152,038.13	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	121,595.29	128,037.12	136,411.99	123,978.68	136,297.87	141,583.09	146,990.94	144,830.73	150,708.33	
Depósitos de Bancos	3,969.40	2,503.76	3,556.03	2,257.21	2,210.50	1,982.76	1,649.55	1,772.60	1,329.80	
Extranjeros	51,280.70	57,006.48	32,564.83	31,488.11	10,793.67	12,042.81	14,302.41	29,999.50	44,771.33	
Depósitos de Oficiales	1,156.95	770.81	573.72	234.12	338.73	2,120.17	4,326.20	252.14	307.42	
Depósitos de Particulares	10,118.25	10,317.55	10,359.38	10,865.44	10,419.44	9,922.38	9,969.76	9,741.99	9,447.46	
Depósitos de Bancos	40,005.50	45,918.12	21,631.73	20,388.54	35.50	0.26	6.45	20,005.38	35,016.46	
Patrimonio Total	13,563.30	11,135.89	12,198.63	13,710.64	13,286.75	14,037.72	13,335.49	13,351.62	14,618.95	
PROMEDIO (12 MESES)										
Total de Activos	193,827.16	206,189.43	195,710.93	190,715.15	180,948.91	198,725.91	195,461.81	192,220.63	193,802.45	
Activos Generadores de Ingresos	111,500.24	109,254.63	114,168.89	123,191.88	126,476.55	125,837.06	135,347.60	149,459.74	153,328.56	
Total de Prestamos	111,500.24	109,254.63	114,168.89	123,191.88	126,476.55	125,837.06	135,347.60	149,459.74	153,328.56	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,250.86	11,096.17	12,176.37	13,620.24	13,425.02	12,586.80	12,767.06	13,531.13	13,952.85	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	12,294.35	3,224.59	6,335.25	9,473.62	23,729.62	2,570.45	4,818.90	7,176.00	9,671.77	
Egreso de Operaciones	5,836.82	1,602.36	3,043.74	4,508.30	11,049.95	1,002.12	1,827.94	2,630.58	3,438.10	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	6,457.53	1,622.23	3,291.51	4,965.32	12,679.67	1,568.33	2,990.97	4,545.42	6,233.67
Otros Ingresos	1,898.20	440.83	897.70	1,423.98	3,671.13	519.70	1,019.00	1,643.52	2,196.93
Ingreso de Operaciones	8,355.73	2,063.06	4,189.20	6,389.30	16,350.80	2,088.04	4,009.96	6,188.94	8,430.60
Egresos Generales	4,674.07	977.44	1,857.06	2,739.05	8,243.09	958.02	1,842.54	2,734.48	3,667.82
Utilidad Antes de Provisiones	3,681.66	1,085.62	2,332.15	3,650.25	8,107.72	1,130.02	2,167.42	3,454.46	4,762.78
Utilidad del Periodo	3,563.30	1,135.89	2,198.63	3,710.64	7,624.67	1,133.21	2,335.49	3,351.62	4,618.95
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,094.38	1,178.11	1,186.47	1,173.24	1,885.20	1,403.04	1,618.10	1,602.62	1,461.06
Total Provisiones Para Préstamos	1,873.00	1,875.64	1,959.22	1,798.78	2,212.82	2,187.04	1,995.04	2,335.42	2,386.75
Préstamos Vencidos / Préstamos Totales (%)	0.93	1.00	0.95	0.88	1.40	1.05	1.11	0.96	0.85
Provisiones / Préstamos Vencidos (%)	171.15	159.21	165.13	153.32	117.38	155.88	123.30	145.73	163.36
Provisiones para Préstamos / Préstamos Totales (%)	1.58	1.59	1.57	1.35	1.64	1.64	1.36	1.41	1.39
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	6.96	5.39	6.28	7.59	7.95	7.36	6.78	6.55	6.63
Patrimonio / Activos Generadores de Ing. (%)	11.47	9.42	9.80	10.32	9.87	10.52	9.12	8.04	8.50
Patrimonio / Préstamos Totales (%)	11.47	9.42	9.80	10.32	9.87	10.52	9.12	8.04	8.50
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	39.38	42.94	35.42	24.97	17.70	29.84	22.60	14.34	19.12
Activos Líquidos / Activos Totales (%)	35.76	38.96	31.47	21.80	15.81	24.34	18.72	12.43	17.07
Activos Líquidos + Inversiones / Depósitos Totales (%)	39.38	42.94	35.42	24.97	17.70	29.84	22.60	14.34	19.12
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.20	4.16	3.85	4.02	6.03	3.60	3.45	2.99	3.01
Utilidad Neta / Total de Activos (Promedio) (%)	1.84	2.20	2.25	2.59	4.21	2.28	2.39	2.32	2.38
Utilidad Neta / Patrimonio Total (Promedio) (%)	26.89	40.95	36.11	36.32	56.79	36.01	36.59	33.03	33.10
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.03	11.81	11.10	10.25	18.76	8.17	7.12	6.40	6.31
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.23	5.87	5.33	4.88	8.74	3.19	2.70	2.35	2.24
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.79	5.94	5.77	5.37	10.03	4.99	4.42	4.05	4.07
Egresos Generales / Ingresos de Operaciones (%)	55.94	47.38	44.33	42.87	50.41	45.88	45.95	44.18	43.51



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.70	1.61	1.57	1.54	2.90	1.65	1.51	1.47	1.43
PRODUCTIVIDAD									
Número de Empleados	53.00	52.00	50.00	48.00	49.00	49.00	49.00	49.00	48.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Préstamos / Empleados	2,231.64	2,272.94	2,489.08	2,767.39	2,748.49	2,724.11	2,984.51	3,389.49	3,582.94
Depósitos Totales / Empleados	3,336.71	3,606.68	3,450.66	3,285.92	3,046.98	3,175.69	3,325.37	3,604.14	4,100.20
Utilidad Neta / Empleados	67.23	21.84	43.97	77.30	155.61	23.13	47.66	68.40	96.23
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	0.94	0.46	-1.52	-10.03	-14.16	-7.68	1.28	12.82	31.88
Préstamos (%)	12.94	17.82	19.80	16.98	13.87	12.94	17.51	25.03	27.70
Locales (%)	15.37	12.59	12.35	8.81	6.14	12.62	20.27	28.33	31.11
Extranjeros (%)	-69.18	199.85	312.04	946.49	991.57	17.11	-12.00	-13.97	-14.25
Depósitos (%)	1.01	0.58	-1.00	-11.30	-15.57	-17.03	-5.56	11.97	31.82
Locales (%)	7.70	0.26	14.74	4.32	10.31	9.98	6.20	16.13	9.77
Extranjeros (%)	-12.33	1.30	-37.73	-44.56	-78.95	-78.87	-56.08	-4.73	314.79
Patrimonio (%)	4.83	0.72	0.37	1.34	-2.04	26.06	9.32	-2.62	10.03
Utilidad Neta (%)	21.27	7.52	2.07	5.12	113.98	-0.24	6.22	-9.68	-39.42
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	118,603.15	117,328.05	124,024.22	132,502.82	133,939.75	133,070.45	145,155.71	164,854.34	171,911.21
Mención Especial	452.41	1,552.35	1,202.55	957.39	838.65	738.00	1,229.00	1,916.07	0.00
Subnormal	80.00	80.00	80.00	80.00	249.84	293.72	313.42	127.20	1,075.45
Dudoso	1,014.38	1,108.11	1,106.47	1,093.24	1,860.73	1,259.58	1,231.55	1,216.07	1,074.51
Irrecuperable	0.00	0.00	0.00	0.00	0.00	306.55	306.55	306.55	306.55
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	8.73	8.81	8.34	8.04	7.82	6.53	5.64	5.52	4.79
Resto del País	7.31	6.80	7.14	8.20	7.64	7.67	7.00	6.90	6.00
Al por Menor	8.57	8.70	8.68	8.68	8.66	8.75	8.67	8.53	8.59



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Consumo									
Vivienda Hipotecaria	8.41	8.40	8.44	8.32	8.13	7.58	7.03	6.71	6.45
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	10.00	9.33	9.52	9.58	9.53	9.50	9.36	8.74	8.92
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	3.61	3.65	3.66	3.52	3.26	2.42	1.83	0.00	1.32
Persona Juridica	3.64	3.80	3.97	3.92	3.86	3.19	2.69	0.00	1.95