



MMG Bank Corporation
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	55,682.38	59,035.12	82,524.29	82,558.09	83,838.48	97,102.53	106,928.09	108,249.81	107,804.52	
Activos Líquidos	14,331.07	22,250.02	45,388.79	47,830.55	47,612.68	38,433.22	51,402.47	53,978.05	46,603.98	
Total de Préstamos	22,587.22	19,928.65	14,281.73	5,994.77	6,435.56	7,312.39	9,524.99	10,322.29	12,461.27	
Locales	21,505.27	18,843.68	13,187.91	4,767.59	5,178.97	5,907.73	8,178.17	9,144.23	10,222.58	
Extranjeros	1,081.95	1,084.97	1,093.82	1,227.18	1,256.59	1,404.66	1,346.83	1,178.06	2,238.69	
Total de Inversiones	17,022.66	15,091.18	21,003.63	26,705.52	27,578.23	49,047.45	42,958.17	40,995.42	43,703.80	
Total de Depósitos	43,779.30	47,139.68	70,782.14	70,495.02	71,555.75	84,083.95	91,104.14	93,286.51	88,592.76	
Locales	8,694.30	15,789.17	16,430.97	18,962.22	18,108.60	17,311.19	22,942.72	23,590.05	25,336.90	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	7,641.28	15,058.19	15,303.95	18,139.25	17,173.76	16,336.75	19,609.14	16,304.31	16,142.27	
Depósitos de Bancos	1,053.02	730.98	1,127.02	822.97	934.85	974.44	3,333.58	7,285.73	9,194.63	
Extranjeros	35,085.00	31,350.51	54,351.17	51,532.79	53,447.15	66,772.77	68,161.42	69,696.46	63,255.86	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	13,259.55	15,441.91	39,173.61	42,407.49	47,057.03	60,841.13	60,108.96	53,950.14	50,289.61	
Depósitos de Bancos	21,825.44	15,908.60	15,177.56	9,125.31	6,390.12	5,931.64	8,052.46	15,746.32	12,966.25	
Patrimonio Total	11,173.28	11,114.51	11,215.16	11,423.11	11,543.22	11,494.13	12,049.10	11,745.14	11,806.49	
PROMEDIO (12 MESES)										
Total de Activos	51,851.80	51,755.66	66,817.63	72,212.48	69,760.43	78,068.83	94,726.19	95,403.95	95,821.50	
Activos Generadores de Ingresos	36,431.96	32,688.99	32,725.37	32,812.58	36,811.84	45,689.83	43,884.26	42,009.00	45,089.43	
Total de Prestamos	21,834.74	20,274.94	17,079.90	12,375.08	14,511.39	13,620.52	11,903.36	8,158.53	9,448.42	
Total de Inversiones	14,597.22	12,414.05	15,645.47	20,437.50	22,300.45	32,069.31	31,980.90	33,850.47	35,641.02	
Patrimonio Total	12,215.79	11,045.78	11,094.41	11,292.06	11,358.25	11,304.32	11,632.13	11,584.13	11,674.85	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	4,613.58	722.63	1,638.52	5,579.79	6,463.31	959.30	2,066.28	2,955.52	3,913.23	
Egreso de Operaciones	3,354.00	501.52	1,094.50	3,723.38	4,269.78	536.03	1,085.37	1,631.84	2,015.32	



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Ingreso Neto de Intereses	1,259.58	221.11	544.02	1,856.40	2,193.53	423.27	980.90	1,323.67	1,897.91
Otros Ingresos	723.12	106.87	263.34	1,185.41	1,431.63	226.30	555.87	1,008.18	1,339.65
Ingreso de Operaciones	1,982.70	327.98	807.37	3,041.81	3,625.16	649.57	1,536.78	2,331.85	3,237.56
Egresos Generales	1,931.73	420.86	792.20	2,608.45	2,992.06	537.44	975.58	2,036.40	2,757.27
Utilidad Antes de Provisiones	50.97	-92.88	15.17	433.36	633.10	112.13	561.20	295.45	480.28
Utilidad del Periodo	14.30	-58.01	49.71	465.86	664.03	106.97	546.94	276.86	425.06
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
Total Provisiones Para Préstamos	44.79	9.92	10.25	10.30	11.88	17.05	26.14	32.52	59.15
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394,335.60
Provisiones Para Préstamos / Préstamos Totales (%)	0.20	0.05	0.07	0.17	0.18	0.23	0.27	0.32	0.47
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	20.07	18.83	13.59	13.84	13.77	11.84	11.27	10.85	10.95
Patrimonio / Activos Generadores de Ing. (%)	28.21	31.74	31.78	34.93	33.94	20.39	22.96	22.89	21.02
Patrimonio / Préstamos Totales (%)	49.47	55.77	78.53	190.55	179.37	157.19	126.50	113.78	94.75
Indice de Adecuacion de Capital	35.20	36.83	19.28	24.71	27.32	20.37	19.69	11.91	25.80
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	32.73	47.20	64.12	67.85	66.54	45.71	56.42	57.86	52.60
Activos Líquidos / Activos Totales (%)	25.74	37.69	55.00	57.94	56.79	39.58	48.07	49.86	43.23
Activos Líquidos + Inversiones / Depósitos Totales (%)	71.62	79.21	93.80	105.73	105.08	104.04	103.57	101.81	101.94
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.04	-0.71	0.30	1.89	1.80	0.94	2.49	0.88	0.94
Utilidad Neta / Total de Activos (Promedio) (%)	0.03	-0.45	0.15	0.86	0.95	0.55	1.15	0.39	0.44
Utilidad Neta / Patrimonio Total (Promedio) (%)	0.12	-2.10	0.90	5.50	5.85	3.78	9.40	3.19	3.64
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	12.66	8.84	10.01	22.67	17.56	8.40	9.42	9.38	8.68
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	9.21	6.14	6.69	15.13	11.60	4.69	4.95	5.18	4.47
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.46	2.71	3.32	7.54	5.96	3.71	4.47	4.20	4.21



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Egresos Generales / Ingresos de Operaciones (%)	97.43	128.32	98.12	85.75	82.54	82.74	63.48	87.33	85.17
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.98	1.31	1.61	4.82	3.89	1.98	2.53	3.20	2.97
PRODUCTIVIDAD									
Número de Empleados	39.00	43.00	46.00	50.00	47.00	54.00	56.00	63.00	69.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	579.16	463.46	310.47	119.90	136.93	135.41	170.09	163.85	180.60
Depósitos Totales / Empleados	1,122.55	1,096.27	1,538.74	1,409.90	1,522.46	1,557.11	1,626.86	1,480.74	1,283.95
Utilidad Neta / Empleados	0.37	-1.35	1.08	9.32	14.13	1.98	9.77	4.39	6.16
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	15.95	32.73	61.46	33.44	50.57	64.48	29.57	31.12	28.59
Préstamos (%)	7.14	-3.36	-28.15	-68.04	-71.51	-63.31	-33.31	72.19	93.63
Locales (%)	16.95	3.99	-23.81	-73.07	-75.92	-68.65	-37.99	91.80	97.39
Extranjeros (%)	-59.83	-56.61	-57.40	16.37	16.14	29.46	23.13	-4.00	78.16
Depósitos (%)	28.35	42.92	83.71	40.59	63.45	78.37	28.71	32.33	23.81
Locales (%)	68.02	191.03	78.61	16.71	108.28	9.64	39.63	24.41	39.92
Extranjeros (%)	21.26	13.76	85.32	52.03	52.34	112.99	25.41	35.25	18.35
Patrimonio (%)	-15.73	1.25	2.20	2.35	3.31	3.42	7.44	2.82	2.28
Utilidad Neta (%)	-99.10	-59.34	-135.53	8,783.62	4,544.85	-284.40	1,000.30	-40.57	-35.99
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	22,632.02	19,938.57	14,291.90	6,005.08	6,447.45	7,329.43	9,551.14	10,354.81	12,520.44
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	11.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	7.50	6.00	6.00	6.50	6.50	6.75	6.75	5.67	5.75
Prestamo Personal Auto	8.25	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00
Prestamo Personal	0.00	7.00	7.00	7.00	7.00	7.00	6.00	6.33	6.50
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	4.00	4.16	4.14	5.26	4.23	3.81	3.93	0.00	3.93
Persona Juridica	3.44	3.42	3.47	5.41	3.36	2.32	2.37	0.00	1.45