



Mega International Commercial Bank Co. Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	167,160.34	190,785.74	196,706.56	203,797.56	220,444.56	245,749.71	229,376.90	258,812.27	265,340.41	
Activos Líquidos	26,423.53	46,430.06	36,822.21	25,323.46	37,634.63	60,902.06	39,714.49	36,649.93	32,732.34	
Total de Préstamos	134,676.16	133,481.26	146,241.18	166,084.81	171,980.96	174,878.94	185,136.54	217,256.54	226,793.08	
Locales	124,560.30	123,635.03	136,872.73	157,169.35	163,306.98	166,471.52	177,108.55	209,463.19	219,234.48	
Extranjeros	10,115.85	9,846.23	9,368.46	8,915.46	8,673.98	8,407.41	8,027.99	7,793.35	7,558.60	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	149,302.04	155,608.66	162,942.89	176,602.83	196,809.46	209,769.10	203,357.75	235,306.79	244,933.39	
Locales	138,508.37	143,565.84	148,640.48	146,603.33	152,038.13	170,295.35	163,194.82	173,924.90	185,258.80	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	136,297.87	141,583.09	146,990.94	144,830.73	150,708.33	169,997.71	162,896.46	172,967.73	185,101.36	
Depósitos de Bancos	2,210.50	1,982.76	1,649.55	1,772.60	1,329.80	297.64	298.36	957.17	157.44	
Extranjeros	10,793.67	12,042.81	14,302.41	29,999.50	44,771.33	39,473.75	40,162.92	61,381.89	59,674.59	
Depósitos de Oficiales	338.73	2,120.17	4,326.20	252.14	307.42	5,283.28	699.06	1,146.64	901.82	
Depósitos de Particulares	10,419.44	9,922.38	9,969.76	9,741.99	9,447.46	11,175.75	10,451.24	10,228.25	9,763.62	
Depósitos de Bancos	35.50	0.26	6.45	20,005.38	35,016.46	23,014.71	29,012.62	50,007.00	49,009.16	
Patrimonio Total	13,286.75	14,037.72	13,335.49	13,351.62	14,618.95	15,041.97	10,428.60	11,614.27	13,215.26	
PROMEDIO (12 MESES)										
Total de Activos	180,948.91	198,725.91	195,461.81	192,220.63	193,802.45	218,267.73	213,041.73	231,304.91	242,892.49	
Activos Generadores de Ingresos	126,476.55	125,837.06	135,347.60	149,459.74	153,328.56	154,180.10	165,688.86	191,670.67	199,387.02	
Total de Prestamos	126,476.55	125,837.06	135,347.60	149,459.74	153,328.56	154,180.10	165,688.86	191,670.67	199,387.02	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	13,425.02	12,586.80	12,767.06	13,531.13	13,952.85	14,539.84	11,882.05	12,482.94	13,917.11	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	23,729.62	2,570.45	4,818.90	7,176.00	9,671.77	2,070.50	4,010.58	6,184.27	8,694.95	
Egreso de Operaciones	11,049.95	1,002.12	1,827.94	2,630.58	3,438.10	483.87	927.27	1,352.28	1,748.52	



Mega International Commercial Bank Co. Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	12,679.67	1,568.33	2,990.97	4,545.42	6,233.67	1,586.62	3,083.32	4,831.99	6,946.42
Otros Ingresos	3,671.13	519.70	1,019.00	1,643.52	2,196.93	483.39	1,056.86	1,694.75	2,332.19
Ingreso de Operaciones	16,350.80	2,088.04	4,009.96	6,188.94	8,430.60	2,070.01	4,140.18	6,526.74	9,278.61
Egresos Generales	8,243.09	958.02	1,842.54	2,734.48	3,667.82	1,721.90	3,694.96	4,585.81	5,584.51
Utilidad Antes de Provisiones	8,107.72	1,130.02	2,167.42	3,454.46	4,762.78	348.11	445.22	1,940.93	3,694.10
Utilidad del Periodo	7,624.67	1,133.21	2,335.49	3,351.62	4,618.95	423.02	428.60	1,614.27	3,215.26
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,885.20	1,403.04	1,618.10	1,602.62	1,461.06	1,181.70	1,211.39	1,034.73	1,015.37
Total Provisiones Para Préstamos	2,212.82	2,187.04	1,995.04	2,335.42	2,386.75	2,325.05	2,409.22	2,664.77	2,792.88
Préstamos Vencidos / Préstamos Totales (%)	1.40	1.05	1.11	0.96	0.85	0.68	0.65	0.48	0.45
Provisiones / Préstamos Vencidos (%)	117.38	155.88	123.30	145.73	163.36	196.75	198.88	257.53	275.06
Provisiones Para Préstamos / Préstamos Totales (%)	1.64	1.64	1.36	1.41	1.39	1.33	1.30	1.23	1.23
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	7.95	7.36	6.78	6.55	6.63	6.12	4.55	4.49	4.98
Patrimonio / Activos Generadores de Ing. (%)	9.87	10.52	9.12	8.04	8.50	8.60	5.63	5.35	5.83
Patrimonio / Préstamos Totales (%)	9.87	10.52	9.12	8.04	8.50	8.60	5.63	5.35	5.83
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	17.70	29.84	22.60	14.34	19.12	29.03	19.53	15.58	13.36
Activos Líquidos / Activos Totales (%)	15.81	24.34	18.72	12.43	17.07	24.78	17.31	14.16	12.34
Activos Líquidos + Inversiones / Depósitos Totales (%)	17.70	29.84	22.60	14.34	19.12	29.03	19.53	15.58	13.36
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	6.03	3.60	3.45	2.99	3.01	1.10	0.52	1.12	1.61
Utilidad Neta / Total de Activos (Promedio) (%)	4.21	2.28	2.39	2.32	2.38	0.78	0.40	0.93	1.32
Utilidad Neta / Patrimonio Total (Promedio) (%)	56.79	36.01	36.59	33.03	33.10	11.64	7.21	17.24	23.10
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	18.76	8.17	7.12	6.40	6.31	5.37	4.84	4.30	4.36
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	8.74	3.19	2.70	2.35	2.24	1.26	1.12	0.94	0.88
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.03	4.99	4.42	4.05	4.07	4.12	3.72	3.36	3.48



Mega International Commercial Bank Co. Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Egresos Generales / Ingresos de Operaciones (%)	50.41	45.88	45.95	44.18	43.51	83.18	89.25	70.26	60.19
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.90	1.65	1.51	1.47	1.43	1.25	1.28	1.18	1.17
PRODUCTIVIDAD									
Número de Empleados	49.00	49.00	49.00	49.00	48.00	48.00	49.00	48.00	50.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	0.00	2.00	0.00	0.00
Préstamos / Empleados	2,748.49	2,724.11	2,984.51	3,389.49	3,582.94	3,643.31	3,778.30	4,526.18	4,535.86
Depósitos Totales / Empleados	3,046.98	3,175.69	3,325.37	3,604.14	4,100.20	4,370.19	4,150.16	4,902.22	4,898.67
Utilidad Neta / Empleados	155.61	23.13	47.66	68.40	96.23	8.81	8.75	33.63	64.31
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-14.16	-7.68	1.28	12.82	31.88	28.81	16.61	26.99	20.37
Préstamos (%)	13.87	12.94	17.51	25.03	27.70	31.01	26.60	30.81	31.87
Locales (%)	6.14	12.62	20.27	28.33	31.11	34.65	29.40	33.27	34.25
Extranjeros (%)	991.57	17.11	-12.00	-13.97	-14.25	-14.61	-14.31	-12.59	-12.86
Depósitos (%)	-15.57	-17.03	-5.56	11.97	31.82	34.81	24.80	33.24	24.45
Locales (%)	10.31	9.98	6.20	16.13	9.77	18.62	9.79	18.64	21.85
Extranjeros (%)	-78.95	-78.87	-56.08	-4.73	314.79	227.78	180.81	104.61	33.29
Patrimonio (%)	-2.04	26.06	9.32	-2.62	10.03	7.15	-21.80	-13.01	-9.60
Utilidad Neta (%)	113.98	-0.24	6.22	-9.68	-39.42	-62.67	-81.65	-51.84	-30.39
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	133,939.75	133,070.45	145,155.71	164,854.34	171,911.21	174,792.09	185,427.00	217,139.02	227,206.11
Mención Especial	838.65	738.00	1,229.00	1,916.07	0.00	1,073.98	838.10	1,635.57	1,364.49
Subnormal	249.84	293.72	313.42	127.20	1,075.45	193.82	149.27	111.98	0.00
Dudoso	1,860.73	1,259.58	1,231.55	1,216.07	1,074.51	837.55	824.84	728.18	708.82
Irrecuperable	0.00	306.55	306.55	306.55	306.55	306.55	306.55	306.55	306.55
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	8.23	8.18	6.92	6.75	5.38	4.50	4.50	5.14	5.00



Mega International Commercial Bank Co. Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	10.00	9.50	9.33	9.33	6.50	6.50	6.00	6.00	4.25
Al por Menor	9.22	9.11	9.82	9.44	9.14	9.25	9.44	8.75	8.57
Consumo									
Vivienda Hipotecaria	7.80	7.33	7.00	7.17	6.83	6.00	6.00	6.83	6.50
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	8.57	8.86	9.25	8.57	7.40	8.00	8.57	8.43	8.43
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	3.26	2.42	1.83	1.73	1.32	0.69	0.63	0.58	0.44
Persona Juridica	3.86	3.19	2.69	2.35	1.95	1.58	1.33	1.16	0.89