



MMG Bank Corporation
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	83,838.48	97,102.53	106,928.09	108,249.81	103,794.15	113,063.85	133,532.15	160,821.51	174,318.76	
Activos Líquidos	47,612.68	38,433.22	51,402.47	53,978.05	46,603.98	46,327.25	59,418.61	58,909.86	64,022.02	
Total de Préstamos	6,435.56	7,312.39	9,524.99	10,322.29	12,461.27	12,609.12	16,947.90	13,453.25	13,011.54	
Locales	5,178.97	5,907.73	8,178.17	9,144.23	10,222.58	10,462.94	15,232.89	10,417.87	10,066.61	
Extranjeros	1,256.59	1,404.66	1,346.83	1,178.06	2,238.69	2,146.18	1,715.01	3,035.38	2,944.93	
Total de Inversiones	27,578.23	49,047.45	42,958.17	40,995.42	43,703.80	48,626.57	53,455.95	85,605.98	93,783.54	
Total de Depósitos	71,555.75	84,083.95	91,104.14	93,286.51	88,592.76	98,682.22	119,693.69	137,819.64	144,580.94	
Locales	18,108.60	17,311.19	22,942.72	23,590.05	25,336.90	25,064.96	33,630.08	31,137.21	35,652.12	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	17,173.76	16,336.75	19,609.14	16,304.31	16,142.27	18,036.18	24,632.53	19,010.99	21,169.60	
Depósitos de Bancos	934.85	974.44	3,333.58	7,285.73	9,194.63	7,028.79	8,997.55	12,126.22	14,482.53	
Extranjeros	53,447.15	66,772.77	68,161.42	69,696.46	63,255.86	73,617.26	86,063.60	106,682.43	108,928.81	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	47,057.03	60,841.13	60,108.96	53,950.14	50,289.61	63,893.19	70,223.98	85,545.63	86,716.53	
Depósitos de Bancos	6,390.12	5,931.64	8,052.46	15,746.32	12,966.25	9,724.07	15,839.62	21,136.81	22,212.29	
Patrimonio Total	11,543.22	11,494.13	12,049.10	11,745.14	11,806.49	11,809.21	12,535.97	21,569.14	22,038.96	
PROMEDIO (12 MESES)										
Total de Activos	69,760.43	78,068.83	94,726.19	95,403.95	93,816.31	105,083.19	120,230.12	134,535.66	139,056.46	
Activos Generadores de Ingresos	36,811.84	45,689.83	43,884.26	42,009.00	45,089.43	58,797.76	61,443.50	75,188.47	81,480.08	
Total de Prestamos	14,511.39	13,620.52	11,903.36	8,158.53	9,448.42	9,960.75	13,236.45	11,887.77	12,736.41	
Total de Inversiones	22,300.45	32,069.31	31,980.90	33,850.47	35,641.02	48,837.01	48,207.06	63,300.70	68,743.67	
Patrimonio Total	11,358.25	11,304.32	11,632.13	11,584.13	11,674.85	11,651.67	12,292.53	16,657.14	16,922.72	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	6,463.31	959.30	2,066.28	2,955.52	3,913.23	837.69	1,825.01	2,422.45	3,011.69	
Egreso de Operaciones	4,269.78	536.03	1,085.37	1,631.84	2,015.32	307.02	683.09	1,091.67	1,536.46	



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Ingreso Neto de Intereses	2,193.53	423.27	980.90	1,323.67	1,897.91	530.67	1,141.92	1,330.78	1,475.23
Otros Ingresos	1,431.63	226.30	555.87	1,008.18	1,339.65	424.51	987.25	2,042.80	3,173.26
Ingreso de Operaciones	3,625.16	649.57	1,536.78	2,331.85	3,237.56	955.18	2,129.17	3,373.58	4,648.49
Egresos Generales	2,992.06	537.44	975.58	2,036.40	2,757.27	622.44	407.28	1,071.98	1,739.37
Utilidad Antes de Provisiones	633.10	112.13	561.20	295.45	480.28	332.74	1,721.89	2,301.60	2,909.13
Utilidad del Periodo	664.03	106.97	546.94	276.86	425.06	297.18	1,575.59	2,097.39	2,694.39
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.15	80.21
Total Provisiones Para Préstamos	11.88	17.05	26.14	32.52	59.15	49.66	42.30	58.56	59.50
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	394,335.60	0.00	0.00	40,225.99	74.18
Provisiones Para Préstamos / Préstamos Totales (%)	0.18	0.23	0.27	0.32	0.47	0.39	0.25	0.44	0.46
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	13.77	11.84	11.27	10.85	11.37	10.44	9.39	13.41	12.64
Patrimonio / Activos Generadores de Ing. (%)	33.94	20.39	22.96	22.89	21.02	19.28	17.81	21.77	20.64
Patrimonio / Préstamos Totales (%)	179.37	157.19	126.50	113.78	94.75	93.66	73.97	160.33	169.38
Indice de Adecuacion de Capital	27.32	20.37	19.69	11.91	0.00	25.00	23.60	26.02	23.61
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	66.54	45.71	56.42	57.86	52.60	46.95	49.64	42.74	44.28
Activos Líquidos / Activos Totales (%)	56.79	39.58	48.07	49.86	44.90	40.97	44.50	36.63	36.73
Activos Líquidos + Inversiones / Depósitos Totales (%)	105.08	104.04	103.57	101.81	101.94	96.22	94.30	104.86	109.15
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.80	0.94	2.49	0.88	0.94	2.02	5.13	3.72	3.31
Utilidad Neta / Total de Activos (Promedio) (%)	0.95	0.55	1.15	0.39	0.45	1.13	2.62	2.08	1.94
Utilidad Neta / Patrimonio Total (Promedio) (%)	5.85	3.78	9.40	3.19	3.64	10.20	25.63	16.79	15.92
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	17.56	8.40	9.42	9.38	8.68	5.70	5.94	4.30	3.70
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	11.60	4.69	4.95	5.18	4.47	2.09	2.22	1.94	1.89



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.96	3.71	4.47	4.20	4.21	3.61	3.72	2.36	1.81
Egresos Generales / Ingresos de Operaciones (%)	82.54	82.74	63.48	87.33	85.17	65.16	19.13	31.78	37.42
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.89	1.98	2.53	3.20	2.97	2.89	3.21	3.62	3.89
PRODUCTIVIDAD									
Número de Empleados	47.00	54.00	56.00	63.00	69.00	70.00	72.00	72.00	78.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	136.93	135.41	170.09	163.85	180.60	180.13	235.39	186.85	166.81
Depósitos Totales / Empleados	1,522.46	1,557.11	1,626.86	1,480.74	1,283.95	1,409.75	1,662.41	1,914.16	1,853.60
Utilidad Neta / Empleados	14.13	1.98	9.77	4.39	6.16	4.25	21.88	29.13	34.54
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	50.57	64.48	29.57	31.12	23.80	16.44	24.88	48.57	67.95
Préstamos (%)	-71.51	-63.31	-33.31	72.19	93.63	72.44	77.93	30.33	4.42
Locales (%)	-75.92	-68.65	-37.99	91.80	97.39	77.11	86.26	13.93	-1.53
Extranjeros (%)	16.14	29.46	23.13	-4.00	78.16	52.79	27.34	157.66	31.55
Depósitos (%)	63.45	78.37	28.71	32.33	23.81	17.36	31.38	47.74	63.20
Locales (%)	108.28	9.64	39.63	24.41	39.92	44.79	46.58	31.99	40.71
Extranjeros (%)	52.34	112.99	25.41	35.25	18.35	10.25	26.26	53.07	72.20
Patrimonio (%)	3.31	3.42	7.44	2.82	2.28	2.74	4.04	83.64	86.67
Utilidad Neta (%)	4,544.85	-284.40	1,000.30	-40.57	-35.99	177.83	188.08	657.57	533.88
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	6,447.45	7,329.43	9,551.14	10,354.81	12,520.44	12,658.83	16,990.20	13,511.81	13,071.03
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									



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Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	6.50	6.33	6.33	5.67	6.00	6.00	6.67	7.00	6.50
Prestamo Personal Auto	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	8.00
Prestamo Personal	7.00	7.00	6.00	6.00	6.50	6.50	6.00	6.00	6.33
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	4.23	3.81	3.93	4.14	3.93	4.00	4.07	2.55	1.83
Persona Juridica	3.36	2.32	2.37	2.75	1.45	1.40	1.69	1.64	0.94