

MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	220,444.56	245,749.71	229,376.90	258,812.27	265,340.41	284,518.66	301,969.66	338,019.51	352,396.31
ACTIVOS LIQUIDOS	37,634.63	60,902.06	39,714.49	36,649.93	32,732.34	37,204.55	40,685.38	45,697.63	38,087.10
TOTAL DE PRESTAMOS	171,980.96	174,878.94	185,136.54	217,256.54	226,793.08	241,861.01	255,164.85	285,932.22	307,777.48
LOCALES	163,306.98	166,471.52	177,108.55	209,463.19	219,234.48	234,575.80	248,104.71	279,097.16	301,175.48
EXTRANJEROS	8,673.98	8,407.41	8,027.99	7,793.35	7,558.60	7,285.20	7,060.14	6,835.07	6,602.00
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE DEPOSITOS	196,809.46	209,769.10	203,357.75	235,306.79	244,933.39	259,204.41	275,050.47	304,611.91	326,133.03
LOCALES	152,038.13	170,295.35	163,194.82	173,924.90	185,258.80	195,395.33	188,067.75	184,244.17	187,920.46
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	150,708.33	169,997.71	162,896.46	172,967.73	185,101.36	195,238.18	187,910.61	184,042.03	187,718.31
DEPOSITOS DE BANCOS	1,329.80	297.64	298.36	957.17	157.44	157.14	157.14	202.14	202.14
EXTRANJEROS	44,771.33	39,473.75	40,162.92	61,381.89	59,674.59	63,809.09	86,982.71	120,367.74	138,212.57
DEPOSITOS DE OFICIALES	307.42	5,283.28	699.06	1,146.64	901.82	207.91	188.87	135.91	661.73
DEPOSITOS DE PARTICULARES	9,447.46	11,175.75	10,451.24	10,228.25	9,763.62	9,593.62	9,786.92	10,218.61	11,538.00
DEPOSITOS DE BANCOS	35,016.46	23,014.71	29,012.62	50,007.00	49,009.16	54,007.55	77,006.92	110,013.22	126,012.85
PATRIMONIO TOTAL	14,618.95	15,041.97	10,428.60	11,614.27	13,215.26	13,390.25	12,926.22	15,073.64	17,451.88
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	193,802.45	218,267.73	213,041.73	231,304.91	242,892.49	265,134.19	265,673.28	298,415.89	308,868.36
ACTIVOS GENERADORES DE INGRESOS	153,328.56	154,180.10	165,688.86	191,670.67	199,387.02	208,369.97	220,150.69	251,594.38	267,285.28
TOTAL DE PRESTAMOS	153,328.56	154,180.10	165,688.86	191,670.67	199,387.02	208,369.97	220,150.69	251,594.38	267,285.28
TOTAL DE INVERSIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,952.85	14,539.84	11,882.05	12,482.94	13,917.11	14,216.11	11,677.41	13,343.96	15,333.57
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	9,671.77	2,070.50	4,010.58	6,184.27	8,694.95	2,499.90	5,171.33	8,132.81	11,461.66
EGRESOS DE OPERACIONES	3,438.10	483.87	927.27	1,352.28	1,748.52	364.39	721.12	1,114.56	1,534.63
INGRESO NETO DE INTERESES	6,233.67	1,586.62	3,083.32	4,831.99	6,946.42	2,135.51	4,450.22	7,018.25	9,927.02

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OTROS INGRESOS	2,196.93	483.39	1,056.86	1,694.75	2,332.19	591.02	1,194.40	2,013.77	2,768.45
INGRESO DE OPERACIONES	8,430.60	2,070.01	4,140.18	6,526.74	9,278.61	2,726.53	5,644.62	9,032.02	12,695.48
EGRESOS GENERALES	3,667.82	1,721.90	3,694.96	4,585.81	5,584.51	1,142.24	2,325.31	3,300.64	4,417.82
UTILIDAD ANTES DE PROVISIONES	4,762.78	348.11	445.22	1,940.93	3,694.10	1,584.29	3,319.31	5,731.38	8,277.66
UTILIDAD DEL PERIODO	4,618.95	423.02	428.60	1,614.27	3,215.26	1,369.26	2,926.22	5,073.64	7,451.88
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,461.06	1,181.70	1,211.39	1,034.73	1,015.37	998.71	998.71	998.71	893.61
TOTAL PROVISIONES PARA PRESTAMOS	2,386.75	2,325.05	2,409.22	2,664.77	2,792.88	2,988.66	3,129.02	3,452.92	3,549.98
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.85	0.68	0.65	0.48	0.45	0.41	0.39	0.35	0.29
PROVISIONES / PRESTAMOS VENCIDOS (%)	163.36	196.75	198.88	257.53	275.06	299.25	313.30	345.74	397.26
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.39	1.33	1.30	1.23	1.23	1.24	1.23	1.21	1.15
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	6.63	6.12	4.55	4.49	4.98	4.71	4.28	4.46	4.95
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.50	8.60	5.63	5.35	5.83	5.54	5.07	5.27	5.67
PATRIMONIO / PRESTAMOS TOTALES (%)	8.50	8.60	5.63	5.35	5.83	5.54	5.07	5.27	5.67
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	19.12	29.03	19.53	15.58	13.36	14.35	14.79	15.00	11.68
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	17.07	24.78	17.31	14.16	12.34	13.08	13.47	13.52	10.81
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	19.12	29.03	19.53	15.58	13.36	14.35	14.79	15.00	11.68
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.01	1.10	0.52	1.12	1.61	2.63	2.66	2.69	2.79
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.38	0.78	0.40	0.93	1.32	2.07	2.20	2.27	2.41
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	33.10	11.64	7.21	17.24	23.10	38.53	50.12	50.70	48.60
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.31	5.37	4.84	4.30	4.36	4.80	4.70	4.31	4.29
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.24	1.26	1.12	0.94	0.88	0.70	0.66	0.59	0.57
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.07	4.12	3.72	3.36	3.48	4.10	4.04	3.72	3.71

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ZONA LIBRE	4.88	4.35	4.27	5.13	5.12	5.15	5.23	5.28	4.11
RESTO DEL PAIS	6.39	6.35	5.79	5.79	4.60	4.51	4.58	4.46	3.49
AL POR MENOR	9.39	9.39	9.46	9.31	8.88	8.90	8.88	8.45	8.08
CONSUMO									
VIVIENDA HIPOTECARIA	7.06	6.13	6.17	6.61	6.46	6.43	5.83	5.80	6.08
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	7.84	8.08	8.56	8.53	8.50	8.45	8.11	9.38	9.22
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	1.57	1.26	0.88	0.68	0.54	0.53	0.48	0.48	0.55
PERSONA JURIDICA	1.89	1.49	1.16	1.03	0.77	0.71	0.80	0.79	0.80