

MMG BANK CORPORATION
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	103,794.15	113,063.85	133,532.15	160,821.51	174,318.76	195,501.50	199,139.54	198,358.54	191,015.79
ACTIVOS LIQUIDOS	46,603.98	46,327.25	59,418.61	58,909.86	64,022.02	80,348.78	67,094.32	64,514.23	51,010.58
TOTAL DE PRESTAMOS	12,461.27	12,609.12	16,947.90	13,453.25	13,011.54	13,620.09	12,667.99	15,582.22	15,455.45
LOCALES	10,222.58	10,462.94	15,232.89	10,417.87	10,066.61	10,061.32	8,983.62	8,733.73	8,520.31
EXTRANJEROS	2,238.69	2,146.18	1,715.01	3,035.38	2,944.93	3,558.76	3,684.37	6,848.50	6,935.14
TOTAL DE INVERSIONES	43,703.80	48,626.57	53,455.95	85,605.98	93,783.54	91,727.29	111,404.70	114,625.82	108,231.09
TOTAL DE DEPOSITOS	88,592.76	98,682.22	119,693.69	137,819.64	144,580.94	169,251.39	176,716.54	174,707.10	166,409.46
LOCALES	25,336.90	25,064.96	33,630.08	31,137.21	35,652.12	52,186.50	39,293.80	33,018.88	38,356.71
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	25,171.04	24,959.92	33,317.24	30,825.72	35,547.09	51,976.41	38,352.65	30,935.70	35,838.47
DEPOSITOS DE BANCOS	165.86	105.04	312.84	311.48	105.04	210.09	941.16	2,083.18	2,518.24
EXTRANJEROS	63,255.86	73,617.26	86,063.60	106,682.43	108,928.81	117,064.89	137,422.74	141,688.22	128,052.75
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	57,255.94	68,090.39	74,638.33	89,980.82	94,465.49	103,340.45	125,589.84	128,887.51	110,820.67
DEPOSITOS DE BANCOS	5,999.92	5,526.87	11,425.28	16,701.62	14,463.32	13,724.44	11,832.90	12,800.70	17,232.08
PATRIMONIO TOTAL	11,806.49	11,809.21	12,535.97	21,569.14	22,038.96	21,141.08	21,547.17	22,277.86	23,256.20
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	93,816.31	105,083.19	120,230.12	134,535.66	139,056.46	154,282.68	166,335.84	179,590.03	182,667.28
ACTIVOS GENERADORES DE INGRESOS	45,089.43	58,797.76	61,443.50	75,188.47	81,480.08	83,291.53	97,238.27	114,633.63	115,240.81
TOTAL DE PRESTAMOS	9,448.42	9,960.75	13,236.45	11,887.77	12,736.41	13,114.60	14,807.95	14,517.73	14,233.50
TOTAL DE INVERSIONES	35,641.02	48,837.01	48,207.06	63,300.70	68,743.67	70,176.93	82,430.32	100,115.90	101,007.32
PATRIMONIO TOTAL	11,674.85	11,651.67	12,292.53	16,657.14	16,922.72	16,475.14	17,041.57	21,923.50	22,647.58
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,913.23	837.69	1,825.01	2,422.45	3,011.69	550.54	1,264.43	2,004.68	2,744.60
EGRESOS DE OPERACIONES	2,015.32	307.02	683.09	1,091.67	1,536.46	302.83	547.74	858.69	1,296.86
INGRESO NETO DE INTERESES	1,897.91	530.67	1,141.92	1,330.78	1,475.23	247.71	716.69	1,145.99	1,447.74

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OTROS INGRESOS	1,339.65	424.51	987.25	2,042.80	3,173.26	542.91	1,215.83	2,151.80	3,359.25
INGRESO DE OPERACIONES	3,237.56	955.18	2,129.17	3,373.58	4,648.49	790.62	1,932.53	3,297.79	4,806.99
EGRESOS GENERALES	2,757.27	622.44	407.28	1,071.98	1,739.37	694.85	1,492.98	2,526.31	3,634.35
UTILIDAD ANTES DE PROVISIONES	480.28	332.74	1,721.89	2,301.60	2,909.13	95.77	439.55	771.48	1,172.64
UTILIDAD DEL PERIODO	425.06	297.18	1,575.59	2,097.39	2,694.39	83.57	431.97	771.57	1,174.64
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	0.02	0.00	0.00	0.15	80.21	6.78	12.60	3.33	27.60
TOTAL PROVISIONES PARA PRESTAMOS	59.15	49.66	42.30	58.56	59.50	71.70	67.08	59.41	57.50
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.62	0.05	0.10	0.02	0.18
PROVISIONES / PRESTAMOS VENCIDOS (%)	394,335.60	0.00	0.00	40,225.99	74.18	1,057.16	532.28	1,782.10	208.34
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.47	0.39	0.25	0.44	0.46	0.53	0.53	0.38	0.37
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.37	10.44	9.39	13.41	12.64	10.81	10.82	11.23	12.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.02	19.28	17.81	21.77	20.64	20.07	17.37	17.11	18.80
PATRIMONIO / PRESTAMOS TOTALES (%)	94.75	93.66	73.97	160.33	169.38	155.22	170.09	142.97	150.47
INDICE DE ADECUACION DE CAPITAL	31.27	27.97	23.58	26.02	23.61	22.59	22.13	24.12	26.49
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	52.60	46.95	49.64	42.74	44.28	47.47	37.97	36.93	30.65
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	44.90	40.97	44.50	36.63	36.73	41.10	33.69	32.52	26.70
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	101.94	96.22	94.30	104.86	109.15	101.67	101.01	102.54	95.69
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.94	2.02	5.13	3.72	3.31	0.40	0.89	0.90	1.02
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.45	1.13	2.62	2.08	1.94	0.22	0.52	0.57	0.64
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.64	10.20	25.63	16.79	15.92	2.03	5.07	4.69	5.19
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.68	5.70	5.94	4.30	3.70	2.64	2.60	2.33	2.38
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.47	2.09	2.22	1.94	1.89	1.45	1.13	1.00	1.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	4.21	3.61	3.72	2.36	1.81	1.19	1.47	1.33	1.26

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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 PAIS	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	5.81	5.81	6.47	7.00	6.45	6.37	6.58	6.75	6.79
PRESTAMO PERSONAL AUTO	8.75	8.75	8.75	8.50	8.38	8.50	8.50	7.50	7.42
PRESTAMO PERSONAL	6.38	6.38	5.95	5.99	6.46	6.57	6.37	6.08	6.70
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	4.15	4.00	4.07	3.14	1.84	2.04	1.97	1.39	1.97
PERSONA JURIDICA	1.22	1.64	1.55	2.04	1.59	1.12	1.45	1.31	1.24