

**MERCANTIL BANK (PANAMÁ), S.A.**  
**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	37,705.72	49,329.53	55,447.70	71,375.58	80,980.47	99,263.73	135,208.66	133,205.80	135,376.93
ACTIVOS LIQUIDOS	7,078.81	9,901.55	7,524.11	15,229.81	18,033.07	11,004.82	36,211.30	25,428.57	25,679.40
TOTAL DE PRESTAMOS	3,850.00	3,455.66	13,962.15	21,630.24	25,008.21	30,177.08	41,067.03	44,697.06	54,543.56
LOCALES	0.00	3,455.66	13,962.15	21,630.24	23,358.21	28,502.08	38,717.03	42,347.06	51,543.56
EXTRANJEROS	3,850.00	0.00	0.00	0.00	1,650.00	1,675.00	2,350.00	2,350.00	3,000.00
TOTAL DE INVERSIONES	13,150.93	15,182.97	12,124.19	13,636.67	22,868.88	34,634.38	34,082.94	32,100.03	33,474.06
TOTAL DE DEPOSITOS	7,634.61	12,386.97	14,345.36	28,367.01	41,792.09	65,810.14	101,442.37	85,379.97	90,335.13
LOCALES	378.72	949.94	3,271.58	6,173.86	15,405.26	21,301.26	26,319.84	25,032.16	26,956.43
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	378.72	949.94	3,271.58	6,173.86	15,405.26	21,301.26	26,319.84	25,032.16	26,956.43
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	7,255.89	11,437.03	11,073.78	22,193.15	26,386.82	44,508.88	75,122.53	60,347.82	63,378.70
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	7,205.89	11,387.03	11,023.78	22,143.15	26,336.82	44,458.88	75,072.53	60,297.82	57,828.70
DEPOSITOS DE BANCOS	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	5,550.00
PATRIMONIO TOTAL	29,258.77	30,123.07	29,884.00	31,117.65	36,223.81	23,289.85	24,581.30	38,959.87	36,791.49
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	18,852.86	54,669.91	59,137.87	63,156.68	59,343.09	74,296.63	95,328.18	102,290.69	108,178.70
ACTIVOS GENERADORES DE INGRESOS	8,500.47	34,258.37	25,876.49	29,171.78	32,439.01	41,725.05	50,618.16	56,032.00	67,947.36
TOTAL DE PRESTAMOS	1,925.00	5,192.83	10,446.08	11,790.12	14,429.10	16,816.37	27,514.59	33,163.65	39,775.89
TOTAL DE INVERSIONES	6,575.47	29,065.54	15,430.42	17,381.66	18,009.91	24,908.68	23,103.57	22,868.35	28,171.47
PATRIMONIO TOTAL	14,629.39	31,324.84	33,396.67	33,687.53	32,741.29	26,706.46	27,232.65	35,038.76	36,507.65
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	3,333.91	558.09	1,143.20	1,895.16	2,977.42	1,746.46	3,275.11	4,960.38	6,811.31
EGRESOS DE OPERACIONES	2,617.69	392.46	766.76	1,084.44	1,805.26	1,077.14	1,801.40	2,671.33	3,531.00
INGRESO NETO DE INTERESES	716.21	165.63	376.44	810.71	1,172.15	669.32	1,473.71	2,289.05	3,280.31

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OTROS INGRESOS	2,543.17	937.35	1,070.84	2,603.35	8,307.88	1,357.10	2,600.35	17,102.64	32,347.72
INGRESO DE OPERACIONES	3,259.38	1,102.98	1,447.28	3,414.06	9,480.03	2,026.42	4,074.06	19,391.69	35,628.03
EGRESOS GENERALES	1,108.21	357.74	947.75	1,598.51	2,429.86	678.71	1,464.54	2,255.72	3,298.52
UTILIDAD ANTES DE PROVISIONES	2,151.17	745.24	499.52	1,815.55	7,050.17	1,347.71	2,609.52	17,135.97	32,329.51
UTILIDAD DEL PERIODO	2,180.72	745.24	411.69	1,667.55	6,864.48	1,294.38	2,436.20	16,803.24	31,703.66
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	50.00	50.00	137.83	198.00	235.69	289.02	409.01	568.41	861.53
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.30	1.45	0.99	0.92	0.94	0.96	1.00	1.27	1.58
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	77.60	61.06	53.90	43.60	44.73	23.46	18.18	29.25	27.18
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	172.10	161.62	114.56	88.23	75.66	35.93	32.71	50.73	41.80
PATRIMONIO / PRESTAMOS TOTALES (%)	759.97	871.70	214.04	143.86	144.85	77.18	59.86	87.16	67.45
INDICE DE ADECUACION DE CAPITAL	93.48	88.04	69.55	65.33	61.83	31.40	32.32	45.72	41.21
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	92.72	79.94	52.45	53.69	43.15	16.72	35.70	29.78	28.43
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	18.77	20.07	13.57	21.34	22.27	11.09	26.78	19.09	18.97
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	264.97	202.51	136.97	101.76	97.87	69.35	69.29	67.38	65.48
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	25.65	8.70	3.18	7.62	21.16	12.41	9.63	39.98	46.66
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	11.57	5.45	1.39	3.52	11.57	6.97	5.11	21.90	29.31
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.91	9.52	2.47	6.60	20.97	19.39	17.89	63.94	86.84
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	39.22	6.52	8.84	8.66	9.18	16.74	12.94	11.80	10.02
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	30.79	4.58	5.93	4.96	5.57	10.33	7.12	6.36	5.20
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	8.43	1.93	2.91	3.71	3.61	6.42	5.82	5.45	4.83



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ZONA LIBRE	0.00	8.00	7.60	6.73	6.90	7.57	7.71	7.63	7.30
RESTO DEL PAIS	0.00	7.50	7.50	7.54	7.12	7.00	7.00	7.09	6.71
AL POR MENOR	0.00	8.50	7.28	7.40	7.40	7.56	7.60	7.70	7.73
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	7.10	6.92	6.84	7.03	6.96	7.02	6.92
PRESTAMO PERSONAL AUTO	0.00	8.00	8.00	7.82	7.83	7.91	8.00	8.31	8.07
PRESTAMO PERSONAL	0.00	9.75	9.75	7.45	7.86	7.67	7.56	7.23	7.87
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	2.65	2.40	2.40	3.88	3.83	3.36	3.55	3.32	3.21
PERSONA JURIDICA	0.00	3.00	4.10	4.20	3.79	3.81	3.58	3.35	3.15