

**BALANCE DE SITUACION**  
**Mega International Commercial Bank Co. Ltd.**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	21,729.99	57.05%	38,087.10	45,942.92	36,943.70	32,785.32	37,301.36	44,741.36	35,716.13	43,735.26	35,091.98	29,182.99	29,777.15	41,437.39	59,817.09
Depositos Locales en Bancos	(1,880.29)	(35.93%)	5,232.95	8,000.90	7,020.68	8,162.38	7,822.42	8,510.54	5,641.62	4,713.30	8,691.48	4,769.16	4,813.56	6,794.75	3,352.66
A la Vista	(1,880.29)	(35.93%)	5,232.95	8,000.90	7,020.68	8,162.38	7,822.42	8,510.54	5,641.62	4,713.30	8,691.48	4,769.16	4,813.56	6,794.75	3,352.66
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	16,833.99	57.56%	29,246.55	30,744.31	22,644.33	19,476.39	23,479.40	25,964.96	21,478.61	28,669.51	18,606.11	18,586.69	19,889.04	27,468.61	46,080.54
A la Vista	6,833.99	47.97%	14,246.55	15,744.31	22,644.33	4,476.39	8,479.40	10,964.96	6,478.61	13,669.51	3,606.11	3,586.69	4,889.04	2,468.61	21,080.54
A Plazo	10,000.00	66.67%	15,000.00	15,000.00	0.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00	25,000.00	25,000.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	6,776.29	187.83%	3,607.61	7,197.72	7,278.69	5,146.56	5,999.54	10,265.86	8,595.89	10,352.45	7,794.38	5,827.15	5,074.55	7,174.03	10,383.90
CARTERA CREDITICIA	37,667.13	12.24%	307,777.48	313,587.89	313,198.59	312,610.61	312,152.96	318,978.94	319,789.52	331,150.09	343,025.21	348,350.77	354,461.04	353,071.55	345,444.61
Locales	33,419.91	10.97%	304,725.46	305,683.71	305,370.83	304,844.30	304,450.67	311,407.70	312,308.13	323,873.21	335,924.36	341,192.14	347,497.02	346,137.11	338,145.37
Extranjero	4,099.73	62.10%	6,602.00	11,526.98	11,451.95	11,376.93	11,301.91	11,226.89	11,151.86	11,076.84	11,001.82	10,926.80	10,851.77	10,776.75	10,701.73
Menos Provisiones	(147.50)	(4.15%)	3,549.98	3,622.79	3,624.20	3,610.62	3,599.62	3,655.65	3,670.48	3,799.97	3,900.96	3,768.16	3,887.75	3,842.31	3,402.48
Locales	(147.50)	(4.15%)	3,549.98	3,622.79	3,624.20	3,610.62	3,599.62	3,655.65	3,670.48	3,799.97	3,900.96	3,768.16	3,887.75	3,842.31	3,402.48
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	967.95	14.82%	6,531.73	6,028.60	5,940.27	6,370.44	6,225.21	6,730.54	33,833.78	27,369.62	32,547.61	33,753.99	31,138.67	29,927.84	7,499.68
Locales	816.54	14.75%	5,537.67	4,877.69	4,461.04	5,221.46	5,221.65	5,731.25	32,016.94	26,112.66	30,911.55	31,879.43	29,642.16	28,236.76	6,354.21
Extranjero	151.41	15.23%	994.05	1,150.92	1,479.23	1,148.98	1,003.55	999.29	1,816.84	1,256.97	1,636.06	1,874.56	1,496.51	1,691.07	1,145.47
TOTAL DE ACTIVOS	60,365.07	17.13%	352,396.31	365,559.41	356,082.55	351,766.37	355,679.52	370,450.84	389,339.42	402,254.97	410,664.80	411,287.75	415,376.86	424,436.78	412,761.38
DEPOSITOS	53,033.22	16.26%	326,133.03	330,665.16	325,103.97	322,089.21	324,885.46	333,749.98	321,447.69	336,235.16	335,142.70	344,807.38	334,594.96	341,224.09	379,166.25
Locales	(20,445.03)	(10.88%)	187,920.46	185,225.17	188,554.55	187,211.96	182,895.96	182,115.55	170,255.56	166,514.83	160,286.46	160,328.84	157,245.19	160,678.22	167,475.43

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	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(20,745.45)	(11.05%)	187,718.31	184,023.03	187,352.93	186,256.90	182,247.82	181,468.21	169,763.28	166,026.61	159,798.14	159,840.43	156,756.68	160,482.24	166,972.87
A la Vista	(10,543.01)	(18.35%)	57,440.09	54,848.75	57,350.14	53,368.54	48,858.10	47,046.73	40,629.04	40,485.06	36,236.49	39,355.54	39,408.23	42,087.04	46,897.08
A Plazo	(7,521.30)	(6.34%)	118,566.68	118,182.43	118,412.40	122,224.77	122,295.85	123,600.19	117,651.58	114,959.11	112,686.58	108,996.17	107,692.32	108,577.97	111,045.38
De Ahorros	(2,681.14)	(22.89%)	11,711.55	10,991.85	11,590.39	10,663.58	11,093.87	10,821.29	11,482.66	10,582.43	10,875.07	11,488.72	9,656.13	9,817.23	9,030.41
De Bancos	300.42	148.62%	202.14	1,202.14	1,201.61	955.06	648.14	647.34	492.27	488.22	488.32	488.41	488.51	195.98	502.56
A la Vista	300.42	148.62%	202.14	1,202.14	1,038.82	792.22	485.24	176.38	184.27	180.22	180.04	180.04	180.04	195.98	502.56
A Plazo	0.00	0.00%	0.00	0.00	162.79	162.85	162.90	470.96	308.00	308.00	308.28	308.37	308.46	0.00	0.00
Extranjero	73,478.25	53.16%	138,212.57	145,439.99	136,549.42	134,877.25	141,989.51	151,634.43	151,192.14	169,720.32	174,856.24	184,478.54	177,349.77	180,545.87	211,690.83
Oficiales	608.38	91.94%	661.73	565.22	870.96	221.69	348.90	233.59	300.72	5,281.65	303.04	210.32	605.00	466.91	1,270.11
De Particulares	3,870.37	33.54%	11,538.00	9,862.59	10,667.01	11,644.52	11,629.66	11,386.20	13,877.19	15,424.61	14,539.14	14,254.36	14,731.42	15,066.61	15,408.37
A la Vista	2,934.62	97.21%	3,018.88	1,550.51	2,400.62	3,442.52	3,381.73	2,794.28	5,393.02	5,909.45	5,112.36	4,848.27	5,310.69	5,596.87	5,953.50
A Plazo	(74.85)	(1.30%)	5,774.91	5,713.92	5,660.98	5,501.48	5,515.16	5,870.93	5,831.77	5,818.11	5,800.46	5,801.10	5,688.34	5,699.76	5,700.06
De Ahorros	1,010.60	36.83%	2,744.21	2,598.16	2,605.41	2,700.52	2,732.78	2,720.99	2,652.40	3,697.06	3,626.31	3,604.99	3,732.39	3,769.99	3,754.81
De Bancos	68,999.50	54.76%	126,012.85	135,012.18	125,011.46	123,011.05	130,010.94	140,014.63	137,014.23	149,014.06	160,014.06	170,013.86	162,013.35	165,012.35	195,012.35
A la Vista	(0.50)	(3.90%)	12.85	12.18	11.46	11.05	10.94	14.63	14.23	14.06	14.06	13.86	13.35	12.35	12.35
A Plazo	69,000.00	54.76%	126,000.00	135,000.00	125,000.00	123,000.00	130,000.00	140,000.00	137,000.00	149,000.00	160,000.00	170,000.00	162,000.00	165,000.00	195,000.00
<b>OBLIGACIONES</b>	<b>(126.52)</b>	<b>(9.96%)</b>	<b>1,270.89</b>	<b>9,213.29</b>	<b>7,403.79</b>	<b>8,394.30</b>	<b>8,768.01</b>	<b>9,894.43</b>	<b>13,279.10</b>	<b>10,845.53</b>	<b>21,644.72</b>	<b>14,367.55</b>	<b>30,656.00</b>	<b>32,149.64</b>	<b>1,144.37</b>
Locales	(10.38)	(20.91%)	49.64	37.84	0.00	153.55	181.59	153.55	0.00	0.00	354.79	288.74	288.74	0.00	39.26
Extranjero	(116.14)	(9.51%)	1,221.25	9,175.45	7,403.79	8,240.76	8,586.42	9,740.89	13,279.10	10,845.53	21,289.93	14,078.81	30,367.27	32,149.64	1,105.11
<b>OTROS PASIVOS</b>	<b>8,016.15</b>	<b>106.31%</b>	<b>7,540.52</b>	<b>14,885.84</b>	<b>11,991.02</b>	<b>9,044.43</b>	<b>9,926.90</b>	<b>14,106.27</b>	<b>41,350.28</b>	<b>41,340.15</b>	<b>39,436.01</b>	<b>36,993.60</b>	<b>34,472.13</b>	<b>34,781.39</b>	<b>15,556.66</b>
Locales	7,843.73	108.50%	7,229.16	14,577.13	11,845.41	8,619.29	9,251.01	13,392.33	40,693.37	40,601.00	39,026.68	36,571.70	33,876.12	34,195.41	15,072.89
Extranjero	172.41	55.37%	311.36	308.71	145.61	425.14	675.88	713.94	656.91	739.15	409.33	421.90	596.00	585.98	483.77
<b>PATRIMONIO</b>	<b>(557.78)</b>	<b>(3.20%)</b>	<b>17,451.88</b>	<b>10,795.12</b>	<b>11,583.77</b>	<b>12,238.43</b>	<b>12,099.15</b>	<b>12,700.16</b>	<b>13,262.35</b>	<b>13,834.14</b>	<b>14,441.37</b>	<b>15,119.23</b>	<b>15,653.76</b>	<b>16,281.65</b>	<b>16,894.10</b>
Capital	0.00	0.00%	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	452.53	580.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(557.78)	(7.49%)	7,451.88	795.12	1,131.24	1,658.43	2,099.15	2,700.16	3,262.35	3,834.14	4,441.37	5,119.23	5,653.76	6,281.65	6,894.10

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	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>PASIVO Y PATRIMONIO</b>	<b>60,365.07</b>	<b>17.13%</b>	<b>352,396.31</b>	<b>365,559.41</b>	<b>356,082.55</b>	<b>351,766.37</b>	<b>355,679.52</b>	<b>370,450.84</b>	<b>389,339.42</b>	<b>402,254.97</b>	<b>410,664.80</b>	<b>411,287.75</b>	<b>415,376.86</b>	<b>424,436.78</b>	<b>412,761.38</b>