

BALANCE DE SITUACION
Mega International Commercial Bank Co. Ltd.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(10,880.03)	(18.19%)	59,817.09	43,569.51	44,620.70	34,719.42	36,034.31	32,115.10	36,939.25	39,163.38	33,412.09	35,762.76	37,403.18	30,850.84	48,937.07
Depositos Locales en Bancos	4,258.70	127.02%	3,352.66	6,636.13	8,745.36	4,939.51	5,580.09	5,286.12	5,304.18	5,421.75	5,464.30	5,594.61	9,025.43	4,813.71	7,611.35
A la Vista	4,258.70	127.02%	3,352.66	6,636.13	8,745.36	4,939.51	5,580.09	5,286.12	5,304.18	5,421.75	5,464.30	5,594.61	9,025.43	4,813.71	7,611.35
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	(5,954.77)	(12.92%)	46,080.54	28,761.90	27,058.97	26,300.17	25,873.83	20,888.11	24,040.61	24,745.61	21,260.35	22,174.78	21,883.34	20,982.83	40,125.77
A la Vista	(954.77)	(4.53%)	21,080.54	3,761.90	2,058.97	1,300.17	873.83	888.11	4,040.61	4,745.61	1,260.35	2,174.78	1,883.34	982.83	20,125.77
A Plazo	(5,000.00)	(20.00%)	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
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	(9,183.96)	(88.44%)	10,383.90	8,171.48	8,816.37	3,479.73	4,580.40	5,940.86	7,594.45	8,996.02	6,687.45	7,993.37	6,494.41	5,054.30	1,199.94
CARTERA CREDITICIA	(27,448.18)	(7.95%)	345,444.61	335,412.98	333,159.16	331,760.92	331,342.55	331,822.18	334,346.00	333,956.17	330,597.96	330,222.95	329,688.02	325,576.16	317,996.43
Locales	(22,158.62)	(6.55%)	338,145.37	328,089.35	325,851.51	324,335.27	323,858.78	324,586.08	327,373.67	327,799.51	326,600.77	326,710.48	329,060.79	325,242.32	315,986.75
Extranjero	(900.27)	(8.41%)	10,701.73	10,626.70	10,551.68	10,476.66	10,401.64	10,326.61	10,251.59	10,176.57	10,101.55	10,026.52	9,951.50	9,876.48	9,801.45
Menos Provisiones	4,389.29	129.00%	3,402.48	3,303.08	3,244.04	3,051.01	2,917.87	3,090.51	3,279.25	4,019.91	6,104.36	6,514.06	9,324.27	9,542.64	7,791.77
Locales	4,389.29	129.00%	3,402.48	3,303.08	3,244.04	3,051.01	2,917.87	3,090.51	3,279.25	4,019.91	6,104.36	6,514.06	9,324.27	9,542.64	7,791.77
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	2,301.91	30.69%	7,499.68	15,551.91	35,890.95	40,936.21	37,897.48	37,794.68	5,522.78	8,501.09	31,151.52	36,685.41	15,777.62	8,763.75	9,801.59
Locales	3,252.41	51.19%	6,354.21	14,317.56	34,295.78	39,451.04	36,332.67	35,618.35	4,010.90	7,013.04	30,255.24	35,491.80	14,617.69	7,997.90	9,606.62
Extranjero	(950.50)	(82.98%)	1,145.47	1,234.36	1,595.18	1,485.17	1,564.81	2,176.34	1,511.88	1,488.04	896.28	1,193.61	1,159.93	765.85	194.96
TOTAL DE ACTIVOS	(36,026.30)	(8.73%)	412,761.38	394,534.40	413,670.81	407,416.55	405,274.34	401,731.96	376,808.03	381,620.64	395,161.57	402,671.12	382,868.82	365,190.76	376,735.09
DEPOSITOS	(27,690.10)	(7.30%)	379,166.25	341,673.95	330,016.34	320,076.03	325,181.51	322,064.66	341,900.97	345,737.69	331,957.54	325,226.55	351,935.11	342,149.18	351,476.15
Locales	(45,602.27)	(27.23%)	167,475.43	168,730.80	169,744.56	164,594.59	136,848.22	143,188.85	141,048.15	138,415.10	132,538.10	127,178.16	124,238.74	121,306.45	121,873.16

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	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	(45,099.71)	(27.01%)	166,972.87	168,228.38	169,242.15	164,092.26	136,345.89	142,686.52	140,545.93	138,113.19	132,538.10	127,178.16	124,238.74	121,306.45	121,873.16
A la Vista	(11,334.77)	(24.17%)	46,897.08	47,188.48	48,959.99	50,483.00	44,411.65	42,640.56	40,923.14	39,442.66	38,593.20	36,253.42	34,709.66	33,754.74	35,562.31
A Plazo	(34,395.48)	(30.97%)	111,045.38	110,389.41	110,078.97	103,612.81	81,476.61	89,024.76	88,738.39	87,386.00	83,536.93	80,369.89	79,030.73	77,040.42	76,649.90
De Ahorros	630.54	6.98%	9,030.41	10,650.48	10,203.19	9,996.44	10,457.63	11,021.21	10,884.41	11,284.53	10,407.97	10,554.85	10,498.34	10,511.29	9,660.94
De Bancos	(502.56)	(100.00%)	502.56	502.43	502.41	502.33	502.33	502.33	502.22	301.91	0.00	0.00	0.00	0.00	0.00
A la Vista	(502.56)	(100.00%)	502.56	502.43	502.41	502.33	502.33	502.33	502.22	301.91	0.00	0.00	0.00	0.00	0.00
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
Extranjero	17,912.17	8.46%	211,690.83	172,943.14	160,271.78	155,481.44	188,333.30	178,875.80	200,852.81	207,322.59	199,419.44	198,048.39	227,696.38	220,842.73	229,603.00
Oficiales	(376.47)	(29.64%)	1,270.11	1,126.43	1,123.13	951.81	1,812.75	1,677.38	1,573.85	1,506.49	1,636.96	1,573.90	1,473.10	8,578.21	893.64
De Particulares	(4,667.22)	(30.29%)	15,408.37	14,804.59	14,137.54	14,518.74	14,509.74	16,187.90	14,044.19	12,806.52	12,273.84	11,465.08	11,214.35	11,361.58	10,741.15
A la Vista	(3,481.54)	(58.48%)	5,953.50	5,357.61	4,858.39	5,308.72	5,363.74	7,315.18	5,360.22	4,305.82	3,185.88	2,729.77	2,470.27	2,836.93	2,471.96
A Plazo	(1,662.09)	(29.16%)	5,700.06	5,711.26	5,482.82	5,449.58	5,450.99	5,072.88	5,050.16	4,993.87	4,996.17	4,956.13	4,527.00	3,987.84	4,037.97
De Ahorros	476.41	12.69%	3,754.81	3,735.72	3,796.33	3,760.44	3,695.01	3,799.84	3,633.80	3,506.84	4,091.80	3,779.18	4,217.07	4,536.80	4,231.22
De Bancos	22,955.86	11.77%	195,012.35	157,012.12	145,011.11	140,010.89	172,010.80	161,010.53	185,234.77	193,009.58	185,508.64	185,009.40	215,008.93	200,902.94	217,968.20
A la Vista	955.86	7,741.72%	12.35	12.12	11.11	10.89	10.80	10.53	234.77	9.58	508.64	9.40	8.93	402.94	968.20
A Plazo	22,000.00	11.28%	195,000.00	157,000.00	145,000.00	140,000.00	172,000.00	161,000.00	185,000.00	193,000.00	185,000.00	185,000.00	215,000.00	200,500.00	217,000.00
OBLIGACIONES	(819.94)	(71.65%)	1,144.37	20,761.29	29,718.50	32,173.45	28,773.06	27,333.74	11,160.02	8,731.36	16,585.26	22,072.84	2,625.86	2,013.74	324.43
Locales	(39.26)	(100.00%)	39.26	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	(780.68)	(70.64%)	1,105.11	20,761.29	29,718.50	32,173.45	28,773.06	27,333.74	11,160.02	8,731.36	16,585.26	22,072.84	2,625.86	2,013.74	324.43
OTROS PASIVOS	(4,449.21)	(28.60%)	15,556.66	20,326.70	41,947.47	43,214.91	38,873.02	39,453.64	10,428.03	13,971.88	34,669.30	42,926.95	17,894.57	9,465.75	11,107.45
Locales	(5,651.84)	(37.50%)	15,072.89	20,169.71	41,643.67	43,075.87	38,650.30	38,236.19	9,237.18	13,141.32	33,635.12	42,566.92	17,625.58	9,059.46	9,421.06
Extranjero	1,202.62	248.59%	483.77	156.99	303.80	139.03	222.72	1,217.45	1,190.85	830.57	1,034.18	360.02	268.99	406.29	1,686.39
PATRIMONIO	(3,067.04)	(18.15%)	16,894.10	11,772.47	11,988.49	11,952.17	12,446.74	12,879.92	13,319.01	13,179.71	11,949.46	12,444.79	10,413.28	11,562.09	13,827.06
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	1.34	1.34	1.34	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	1,012.34	651.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(3,067.04)	(44.49%)	6,894.10	758.79	1,335.87	1,950.83	2,446.74	2,879.92	3,319.01	3,179.71	1,949.46	2,444.79	413.28	1,562.09	3,827.06

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			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	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	0.00
PASIVO Y PATRIMONIO	(36,026.30)	(8.73%)	412,761.38	394,534.40	413,670.81	407,416.55	405,274.34	401,731.96	376,808.03	381,620.64	395,161.57	402,671.12	382,868.82	365,190.76	376,735.09	