

**MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(1,333.58)	(2.63%)	50,644.13	38,091.40	35,551.80	33,415.65	32,521.09	35,049.75	34,264.76	35,040.34	37,903.23	36,496.11	34,320.24	36,126.45	49,310.55
Depositos Locales en Bancos	(1,781.04)	(23.40%)	7,611.35	9,775.35	9,708.44	6,235.09	5,861.00	6,411.62	7,418.81	9,193.79	12,796.42	10,019.80	10,337.00	7,703.49	5,830.32
A la Vista	(1,781.04)	(23.40%)	7,611.35	9,775.35	9,708.44	6,235.09	5,861.00	6,411.62	7,418.81	9,193.79	12,796.42	10,019.80	10,337.00	7,703.49	5,830.32
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	(3,897.45)	(9.32%)	41,832.83	21,230.59	22,038.72	23,903.70	23,149.48	23,934.81	23,440.47	21,351.58	21,320.78	21,812.02	20,821.97	25,258.11	37,935.38
A la Vista	(3,897.45)	(17.85%)	21,832.83	1,230.59	2,038.72	3,903.70	3,149.48	3,934.81	3,440.47	1,351.58	1,320.78	1,812.02	821.97	5,258.11	17,935.38
A Plazo	0.00	0.00%	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	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	4,344.90	362.09%	1,199.94	7,085.46	3,804.64	3,276.86	3,510.61	4,703.32	3,405.48	4,494.97	3,786.03	4,664.29	3,161.28	3,164.85	5,544.85
<b>CARTERA CREDITICIA</b>	(20,604.89)	(6.48%)	317,996.43	317,411.96	308,308.16	299,243.08	293,548.69	285,219.67	282,829.54	286,798.71	286,716.41	292,090.75	302,266.32	303,445.98	297,391.55
Locales	(15,132.60)	(4.79%)	315,986.75	314,941.43	305,828.98	295,138.42	289,595.48	285,983.00	284,505.76	286,524.19	286,730.02	292,187.56	302,214.53	303,440.49	300,854.15
Extranjero	(5,900.27)	(60.20%)	9,801.45	9,726.43	9,651.41	9,576.39	9,501.36	4,426.34	4,351.32	4,276.30	4,201.27	4,126.25	4,051.23	3,976.20	3,901.18
Menos Provisiones	(427.99)	(5.49%)	7,791.77	7,255.90	7,172.22	5,471.72	5,548.16	5,189.67	6,027.54	4,001.77	4,214.87	4,223.06	3,999.43	3,970.71	7,363.78
Locales	(427.99)	(5.49%)	7,791.77	7,255.90	7,172.22	5,471.72	5,548.16	5,189.67	6,027.54	4,001.77	4,214.87	4,223.06	3,999.43	3,970.71	7,363.78
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
<b>INVERSIONES EN VALORES</b>	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
<b>OTROS ACTIVOS</b>	3,076.43	87.15%	3,529.87	20,965.27	7,522.55	19,599.79	15,429.36	21,987.96	23,255.60	5,420.54	16,874.49	6,319.10	6,012.92	5,689.86	6,606.30
Locales	2,253.67	67.58%	3,335.01	20,545.65	6,295.85	18,108.57	14,128.71	20,777.62	21,960.06	4,129.12	15,704.96	4,814.00	4,758.74	4,669.83	5,588.68
Extranjero	822.76	422.21%	194.87	419.62	1,226.70	1,491.22	1,300.65	1,210.33	1,295.54	1,291.42	1,169.53	1,505.10	1,254.18	1,020.04	1,017.63
<b>TOTAL DE ACTIVOS</b>	(18,862.04)	(5.07%)	372,170.43	376,468.63	351,382.52	352,258.52	341,499.14	342,257.37	340,349.90	327,259.59	341,494.13	334,905.97	342,599.49	345,262.29	353,308.39
<b>DEPOSITOS</b>	(27,388.49)	(7.81%)	350,515.90	325,278.78	316,359.61	301,590.68	295,499.43	290,319.49	283,199.84	288,758.57	296,374.25	289,181.85	301,295.60	313,784.19	323,127.41
Locales	(11,459.92)	(9.40%)	121,873.16	124,208.50	119,452.68	119,643.61	121,007.81	117,642.74	110,792.17	113,793.19	110,196.37	113,424.85	116,423.83	109,638.45	110,413.24

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	VARIACION ABSOLUTA	%	2013												
			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	(11,459.92)	(9.40%)	121,873.16	124,208.50	119,452.68	119,643.61	121,007.81	117,642.74	110,792.17	113,793.19	110,196.37	113,424.85	116,423.83	109,638.45	110,413.24
A la Vista	812.67	2.29%	35,562.31	38,378.34	34,733.94	34,807.19	36,829.28	37,147.52	32,717.66	36,517.78	33,930.25	37,467.89	41,157.25	33,702.59	36,374.98
A Plazo	(11,214.13)	(14.63%)	76,649.90	75,899.94	74,827.93	74,847.76	73,472.05	69,363.62	66,895.28	66,885.00	67,546.93	67,564.65	65,579.06	65,644.94	65,435.77
De Ahorros	(1,058.45)	(10.96%)	9,660.94	9,930.22	9,890.81	9,988.65	10,706.48	11,131.59	11,179.23	10,390.42	8,719.18	8,392.31	9,687.53	10,290.93	8,602.49
De Bancos	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
A la Vista	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
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	(15,928.57)	(6.97%)	228,642.74	201,070.28	196,906.93	181,947.08	174,491.61	172,676.75	172,407.67	174,965.37	186,177.88	175,757.00	184,871.76	204,145.74	212,714.17
Oficiales	(746.76)	(83.56%)	893.64	794.13	838.15	6,078.55	6,396.19	2,603.74	2,506.57	161.81	1,727.13	1,623.80	192.77	311.50	146.87
De Particulares	50.18	0.56%	9,011.15	10,268.37	10,561.01	9,860.98	10,088.09	10,065.82	9,893.90	9,739.34	9,443.96	9,126.79	8,983.94	8,828.27	9,061.33
A la Vista	(966.93)	(39.12%)	2,471.96	2,463.92	2,614.65	2,113.90	2,247.87	2,026.53	2,280.47	1,946.32	1,637.95	1,556.55	1,361.68	1,353.22	1,505.03
A Plazo	1,579.61	68.44%	2,307.97	4,019.29	4,110.46	4,110.67	4,112.05	4,113.62	3,773.74	3,977.64	3,979.53	3,979.77	4,044.25	3,995.22	3,887.58
De Ahorros	(562.50)	(13.29%)	4,231.22	3,785.16	3,835.91	3,636.41	3,728.17	3,925.67	3,839.69	3,815.37	3,826.48	3,590.47	3,578.00	3,479.83	3,668.72
De Bancos	(15,231.98)	(6.96%)	218,737.95	190,007.78	185,507.76	166,007.54	158,007.33	160,007.20	160,007.20	165,064.23	175,006.80	165,006.42	175,695.06	195,005.97	203,505.97
A la Vista	(1.98)	(24.94%)	7.95	7.78	7.76	7.54	7.33	7.20	7.20	64.23	6.80	6.42	695.06	5.97	5.97
A Plazo	(15,230.00)	(6.96%)	218,730.00	190,000.00	185,500.00	166,000.00	158,000.00	160,000.00	160,000.00	165,000.00	175,000.00	165,000.00	175,000.00	195,000.00	203,500.00
OBLIGACIONES	904.61	520.38%	173.84	15,640.30	15,604.56	14,899.57	14,845.50	12,911.66	12,834.16	15,091.17	8,054.94	19,567.93	13,729.13	4,928.87	1,078.45
Locales	0.00	0.00%	0.00	81.93	81.93	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	904.61	520.38%	173.84	15,558.37	15,522.63	14,899.57	14,845.50	12,911.66	12,834.16	15,091.17	8,054.94	19,567.93	13,729.13	4,928.87	1,078.45
OTROS PASIVOS	5,147.68	61.79%	8,331.29	24,530.05	10,294.67	20,225.77	15,083.55	22,425.90	29,872.49	6,290.66	20,057.73	8,978.39	9,805.69	8,058.86	13,478.97
Locales	3,225.24	39.18%	8,232.21	23,496.08	9,922.96	19,524.80	14,617.30	21,465.01	29,031.52	5,644.76	19,495.52	8,248.33	9,399.56	7,876.21	11,457.45
Extranjero	1,922.44	1,940.37%	99.08	1,033.97	371.71	700.96	466.25	960.89	840.96	645.90	562.21	730.06	406.12	182.65	2,021.52
PATRIMONIO	2,474.16	18.82%	13,149.41	11,019.51	9,123.68	15,542.51	16,070.67	16,600.32	14,443.41	17,119.20	17,007.21	17,177.79	17,769.07	18,490.36	15,623.57
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	0.00	0.00	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	(2,512.25)	1,878.97	1,878.97	1,878.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	2,474.16	78.56%	3,149.41	1,019.51	1,635.94	3,663.53	4,191.69	4,721.35	4,443.41	7,119.20	7,007.21	7,177.79	7,769.07	8,490.36	5,623.57

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	VARIACION ABSOLUTA	%	2012	2013												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ganancia o Perdida en Valores Disponibles 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
<b>PASIVO Y PATRIMONIO</b>	<b>(18,862.04)</b>	<b>(5.07%)</b>	<b>372,170.43</b>	<b>376,468.63</b>	<b>351,382.52</b>	<b>352,258.52</b>	<b>341,499.14</b>	<b>342,257.37</b>	<b>340,349.90</b>	<b>327,259.59</b>	<b>341,494.13</b>	<b>334,905.97</b>	<b>342,599.49</b>	<b>345,262.29</b>	<b>353,308.39</b>	