



MMG Bank Corporation
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	7,474,451.58	108.28	6,902,660.35	6,045,115.98	6,203,489.60	8,421,981.75	9,709,730.89	10,240,712.45	10,988,346.92	9,862,686.79	8,894,151.49	9,928,254.66	12,790,570.56	11,790,919.47	14,377,111.93
Depositos Locales en Bancos	-131,881.15	-4.88	2,700,326.64	1,859,493.17	1,829,991.44	3,788,972.19	4,137,035.36	3,404,450.86	2,700,754.65	1,869,792.73	1,166,006.57	1,787,067.17	2,550,019.92	1,542,635.29	2,568,445.49
A la Vista	-177,892.79	-12.76	1,393,638.28	552,804.81	523,303.08	1,305,599.39	621,890.82	494,450.86	499,352.25	308,390.33	564,604.17	987,067.17	499,146.63	341,762.00	1,215,745.49
A Plazo	46,011.64	3.52	1,306,688.36	1,306,688.36	1,306,688.36	2,483,372.80	3,515,144.54	2,910,000.00	2,201,402.40	1,561,402.40	601,402.40	800,000.00	2,050,873.29	1,200,873.29	1,352,700.00
Depositos Extranjeros en Bancos	6,922,007.67	164.72	4,202,333.71	4,185,622.81	4,373,498.16	4,612,737.01	5,169,245.90	6,769,183.71	8,171,159.64	7,858,286.19	7,654,919.13	8,005,541.22	9,831,874.64	9,820,777.62	11,124,341.38
A la Vista	4,772,774.88	594.86	802,333.71	785,622.81	973,498.16	1,095,737.01	752,245.90	648,150.23	1,198,790.85	620,693.62	466,750.56	453,949.65	883,232.85	1,261,307.83	5,575,108.59
A Plazo	2,149,232.79	63.21	3,400,000.00	3,400,000.00	3,400,000.00	3,517,000.00	4,417,000.00	6,121,033.48	6,972,368.79	7,237,592.57	7,188,168.57	7,551,591.57	8,948,641.79	8,559,469.79	5,549,232.79
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	684,325.06	0.00	0.00	0.00	0.00	20,272.55	403,449.63	67,077.88	116,432.63	134,607.87	73,225.79	135,646.27	408,676.00	427,506.56	684,325.06
CARTERA CREDITICIA	7,202,006.37	425.59	1,692,239.74	1,496,253.15	1,557,471.58	5,919,730.66	6,242,796.39	7,142,519.36	7,415,959.38	8,765,355.40	8,749,103.35	8,540,757.76	8,748,271.77	8,860,315.49	8,894,246.11
Locales	5,504,955.30	872.60	630,867.85	448,419.77	514,419.77	4,881,170.90	5,226,640.71	5,171,359.92	5,121,283.54	6,416,514.15	6,387,579.25	5,994,721.36	6,121,286.46	6,099,621.99	6,135,823.15
Extranjero	1,698,180.61	159.72	1,063,196.37	1,049,657.86	1,044,876.29	1,040,384.24	1,017,980.16	1,972,983.92	2,296,500.32	2,350,665.73	2,363,348.58	2,547,860.88	2,628,809.79	2,763,647.52	2,761,376.98
Menos Provisiones	1,129.54	61.91	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	2,954.02	2,954.02
Locales	1,129.54	61.91	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	1,824.48	2,954.02	2,954.02
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	1,258,819.77	19.23	6,546,824.60	7,779,824.81	7,946,005.32	7,490,280.17	7,844,408.43	7,990,149.24	7,163,781.33	7,233,785.64	7,286,813.70	7,361,101.49	7,411,894.54	7,533,728.14	7,805,644.37
Locales	191,253.34	67.73	282,369.54	1,852,936.23	1,852,855.19	1,351,123.44	1,280,257.19	1,370,452.34	472,099.68	473,066.27	472,819.85	474,764.77	484,483.21	468,399.88	473,622.88
Extranjero	1,067,566.43	17.04	6,264,455.06	5,926,888.58	6,093,150.13	6,139,156.73	6,564,151.24	6,619,696.90	6,691,681.65	6,760,719.37	6,813,993.85	6,886,336.72	6,927,411.33	7,065,328.26	7,332,021.49
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	-312,488.23	-18.00	1,735,756.94	1,866,384.20	1,878,418.53	1,668,457.73	1,732,765.44	1,681,115.69	1,571,778.70	1,598,793.58	1,566,314.26	1,559,046.96	1,557,873.72	1,573,114.70	1,423,268.71
Locales	-342,654.80	-19.75	1,735,079.53	1,851,752.25	1,843,890.76	1,620,374.66	1,670,775.30	1,599,381.23	1,562,857.96	1,562,726.23	1,504,038.35	1,482,828.08	1,453,571.75	1,436,463.37	1,392,424.73
Extranjero	30,166.57	4.453.22	677.41	14,631.95	34,527.77	48,083.07	61,990.14	81,734.46	8,920.74	36,067.35	62,275.91	76,218.88	104,301.97	136,651.33	30,843.98
TOTAL DE ACTIVOS	15,622,789.49	92.57	16,877,481.63	17,187,578.14	17,585,385.03	23,500,450.31	25,529,701.15	27,054,496.74	27,139,866.33	27,460,621.41	26,496,382.80	27,389,160.87	30,508,610.59	29,758,077.80	32,500,271.12
DEPOSITOS	14,785,001.16	255.43	5,788,343.71	6,345,579.47	6,910,954.61	12,746,009.52	14,520,617.75	15,984,503.68	15,906,420.94	16,232,804.88	15,192,389.12	16,188,874.51	19,182,075.77	18,098,541.85	20,573,344.87
Locales	980,554.87	133.81	732,797.98	539,207.68	824,614.85	630,200.55	1,165,050.46	753,979.05	1,318,748.39	1,248,263.16	1,278,367.94	1,528,304.52	1,762,793.09	2,117,576.23	1,713,352.85
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	840,398.79	116.55	721,058.77	344,668.47	630,100.64	415,079.43	964,929.44	553,858.03	1,118,627.37	1,097,820.95	1,128,175.73	1,378,112.31	1,613,331.91	1,958,466.90	1,561,457.56
A la Vista	861,828.64	166.50	517,628.92	141,238.62	426,670.79	233,079.43	782,929.44	371,858.03	936,627.37	915,820.95	946,175.73	1,196,112.31	1,431,331.91	1,776,466.90	1,379,457.56
A Plazo	-21,429.85	-10.53	203,429.85	203,429.85	203,429.85	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00
De Ahorros	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 Bancos	140,156.08	1,193.91	11,739.21	194,539.21	194,514.21	215,121.12	200,121.02	200,121.02	200,121.02	150,442.21	150,192.21	150,192.21	149,461.18	159,109.33	151,895.29
A la Vista	30,156.08	256.88	11,739.21	12,539.21	12,514.21	33,121.12	18,121.02	18,121.02	18,121.02	25,442.21	25,192.21	25,192.21	24,461.18	34,109.33	41,895.29
A Plazo	110,000.00	0.00	0.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	182,000.00	125,000.00	125,000.00	125,000.00	125,000.00	125,000.00	110,000.00
Extranjero	13,804,446.29	273.06	5,055,545.73	5,806,371.79	6,086,339.76	12,115,808.97	13,355,567.29	15,230,524.63	14,587,672.55	14,984,541.72	13,914,021.18	14,660,569.99	17,419,282.68	15,980,965.62	18,859,992.02
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	6,442,715.30	498.55	1,292,278.40	1,543,301.63	1,650,042.60	3,260,721.82	3,651,866.50	3,475,477.37	3,494,367.85	3,552,306.70	3,955,318.88	4,817,188.26	6,392,856.16	6,130,173.46	7,734,993.70



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(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	2,755,536.51	9,475.05	29,082.03	293,643.77	405,166.31	1,748,812.58	2,066,666.34	1,031,896.45	917,893.37	901,640.97	1,121,394.30	1,795,328.38	3,284,874.37	2,075,462.98	2,784,618.54
A Plazo	3,687,178.79	291.89	1,263,196.37	1,249,657.86	1,244,876.29	1,511,909.24	1,585,200.16	2,443,580.92	2,576,474.48	2,650,665.73	2,833,924.58	3,021,859.88	3,107,981.79	4,054,710.48	4,950,375.16
De Ahorro	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 Bancos	7,361,730.99	195.62	3,763,267.33	4,263,070.16	4,436,297.16	8,855,087.15	9,703,700.79	11,755,047.26	11,093,304.70	11,432,235.02	9,958,702.30	9,843,381.73	11,026,426.52	9,850,792.16	11,124,998.32
A la Vista	3,769,596.73	349.09	1,079,847.56	1,579,650.39	1,752,877.39	1,903,668.17	2,351,400.00	4,462,746.47	2,701,003.91	1,725,594.64	254,207.21	257,530.21	1,443,043.13	269,894.38	4,849,444.29
A Plazo	3,592,134.26	133.86	2,683,419.77	2,683,419.77	2,683,419.77	6,951,418.98	7,352,300.79	7,292,300.79	8,392,300.79	9,706,640.38	9,704,495.09	9,585,851.52	9,583,383.39	9,580,897.78	6,275,554.03
OBLIGACIONES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,416.63	0.00	0.00	0.00	117,462.58
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	2,080.76
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,416.63	0.00	0.00	0.00	115,381.82
OTROS PASIVOS	11,452.62	3.64	314,985.94	342,593.32	142,458.38	197,125.55	127,327.23	154,002.21	269,424.89	218,814.95	289,352.34	143,007.88	194,659.69	218,770.53	326,438.56
Locales	-185,189.06	-59.56	310,927.25	334,058.57	124,308.50	154,670.03	46,853.62	29,453.64	46,259.00	48,324.58	63,028.92	60,900.09	60,126.46	30,433.89	125,738.19
Extranjero	196,641.68	4,844.95	4,058.69	8,534.75	18,149.88	42,455.52	80,473.61	124,548.57	223,165.89	170,490.37	226,323.42	82,107.79	134,533.23	188,336.64	200,700.37
PATRIMONIO	826,335.72	7.67	10,774,151.97	10,499,406.32	10,531,972.04	10,557,316.21	10,881,756.16	10,915,990.85	10,964,020.50	11,007,585.92	11,014,641.30	11,057,278.48	11,131,875.13	11,323,302.84	11,600,487.69
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	423,115.99	120.53	351,035.98	432,158.97	432,158.97	432,158.97	774,151.97	774,151.97	774,151.97	774,151.97	774,151.97	774,151.97	774,151.97	774,151.97	774,151.97
Utilidad de Periodo	403,219.73	95.30	423,115.99	67,247.35	99,813.07	125,157.24	107,604.19	141,838.88	189,868.53	233,433.95	240,489.33	283,126.51	357,723.16	549,150.87	826,335.72
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
PASIVO Y PATRIMONIO	15,622,789.50	92.57	16,877,481.62	17,187,579.11	17,585,385.03	23,500,451.28	25,529,701.14	27,054,496.74	27,139,866.33	27,460,622.38	26,496,382.76	27,389,160.87	30,508,610.59	29,758,077.80	32,500,271.12