



**MMG Bank Corporation**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	-1,278,392.11	-8.89	14,377,111.93	12,355,370.70	13,050,936.56	12,595,124.71	15,272,686.34	14,841,557.10	9,977,438.90	12,971,764.44	13,784,814.26	12,178,961.60	11,932,384.69	9,378,256.96	13,098,719.82
Depositos Locales en Bancos	3,402,630.19	132.48	2,568,445.49	2,181,016.16	2,850,061.03	2,817,132.41	4,848,764.73	4,351,460.88	5,071,871.93	5,968,909.14	5,576,546.51	5,033,514.16	5,822,348.77	3,726,019.06	5,971,075.68
A la Vista	-716,669.81	-58.95	1,215,745.49	528,316.16	295,161.72	312,233.10	643,865.42	446,561.57	366,972.62	1,264,009.83	1,864,546.51	821,514.16	904,348.77	857,019.06	499,075.68
A Plazo	4,119,300.00	304.52	1,352,700.00	1,652,700.00	2,554,899.31	2,504,899.31	4,204,899.31	3,904,899.31	4,704,899.31	4,704,899.31	3,712,000.00	4,212,000.00	4,918,000.00	2,869,000.00	5,472,000.00
Depositos Extranjeros en Bancos	-4,462,000.53	-40.11	11,124,341.38	10,074,971.03	9,933,295.20	9,614,910.10	10,155,057.30	10,028,418.09	4,734,608.14	6,070,407.59	7,603,826.63	6,698,419.46	5,852,012.14	4,976,581.62	6,662,340.85
A la Vista	-5,093,002.29	-91.35	5,575,108.59	5,412,724.21	5,705,540.61	5,761,193.51	6,055,612.71	5,452,722.45	624,173.50	377,472.95	1,545,920.98	443,140.07	500,791.24	534,741.82	482,106.30
A Plazo	631,001.76	11.37	5,549,232.79	4,662,246.82	4,227,754.59	3,853,716.59	4,099,444.59	4,575,695.64	4,110,434.64	5,692,934.64	6,057,905.65	6,255,279.39	5,351,220.90	4,441,839.80	6,180,234.55
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	-219,021.77	-32.01	684,325.06	99,383.51	267,580.33	163,082.20	268,864.31	461,678.13	170,958.83	932,447.71	604,441.12	447,027.98	258,023.78	675,656.28	465,303.29
<b>CARTERA CREDITICIA</b>	12,188,017.28	137.03	8,894,246.11	10,226,145.94	11,210,651.56	11,333,696.07	11,308,484.04	11,346,661.10	13,178,193.84	17,743,709.56	17,712,687.30	18,082,943.04	18,295,472.12	21,110,728.68	21,082,263.39
Locales	12,263,924.93	199.87	6,135,823.15	7,313,966.45	8,276,681.56	8,431,205.03	8,518,661.14	8,601,623.05	10,463,618.35	15,035,790.18	14,976,144.06	15,382,915.49	15,592,798.63	18,429,568.45	18,399,748.08
Extranjero	-67,651.11	-2.45	2,761,376.98	2,915,133.51	2,936,924.02	2,905,445.06	2,793,070.56	2,748,285.71	2,717,823.15	2,712,360.06	2,740,983.92	2,708,802.64	2,711,448.58	2,692,370.79	2,693,725.87
Menos Provisiones	8,256.54	279.50	2,954.02	2,954.02	2,954.02	2,954.02	3,247.66	3,247.66	3,247.66	4,440.68	4,440.68	8,775.09	8,775.09	11,210.56	11,210.56
Locales	8,256.54	279.50	2,954.02	2,954.02	2,954.02	2,954.02	3,247.66	3,247.66	3,247.66	4,440.68	4,440.68	8,775.09	8,775.09	11,210.56	11,210.56
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>	4,248,071.68	53.93	7,876,855.76	7,759,364.94	7,969,866.00	8,127,556.77	8,255,730.21	8,611,434.14	8,990,271.91	9,528,233.90	9,720,511.81	10,536,318.42	11,293,911.91	11,919,991.26	12,124,927.44
Locales	1,635,355.48	300.14	544,864.76	456,518.41	457,800.72	458,685.77	528,080.83	526,918.79	722,866.52	1,015,475.87	1,010,441.29	1,717,589.58	1,713,264.61	2,217,074.99	2,180,220.24
Extranjero	2,612,716.20	35.63	7,331,991.00	7,302,846.53	7,512,065.28	7,668,871.00	7,727,649.38	8,084,515.35	8,267,405.39	8,512,758.03	8,710,070.52	8,818,728.84	9,580,647.30	9,702,916.27	9,944,707.20
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>	245,194.54	17.23	1,423,268.71	1,445,714.63	1,466,355.46	1,477,393.10	1,447,597.47	1,451,614.94	1,454,880.96	1,568,541.52	1,667,630.40	1,679,354.18	1,755,907.84	1,886,410.10	1,668,463.25
Locales	256,709.85	18.44	1,392,424.73	1,401,792.09	1,413,102.60	1,449,701.40	1,413,015.89	1,413,690.38	1,438,168.36	1,538,974.64	1,637,444.80	1,650,615.42	1,722,383.92	1,844,932.12	1,649,134.58
Extranjero	-11,515.31	-37.33	30,843.98	43,922.54	53,252.86	27,691.70	34,581.58	37,924.56	16,712.60	29,566.88	30,185.60	28,738.76	33,523.92	41,477.98	19,328.67
<b>TOTAL DE ACTIVOS</b>	15,402,891.39	47.29	32,571,482.51	31,786,596.21	33,697,809.58	33,533,770.65	36,284,498.06	36,251,267.28	33,600,785.61	41,812,249.42	42,885,643.77	42,477,577.24	43,277,676.56	44,295,387.00	47,974,373.90
<b>DEPOSITOS</b>	13,450,298.09	65.11	20,658,296.87	19,111,249.02	21,770,953.13	21,568,588.20	24,140,747.65	23,764,056.52	20,919,532.52	28,808,531.48	29,606,531.77	29,277,940.90	29,949,246.51	30,653,488.41	34,108,594.96
Locales	3,461,339.03	202.02	1,713,352.85	1,794,498.95	1,719,262.72	2,106,161.11	3,331,025.17	3,635,653.91	2,984,070.54	3,279,444.70	4,946,116.14	4,170,880.98	4,141,980.58	3,711,454.06	5,174,691.88
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	3,445,492.53	220.66	1,561,457.56	1,632,996.28	1,580,162.26	1,957,410.54	3,146,136.98	3,445,211.64	2,748,935.90	3,058,608.01	4,724,371.37	3,979,360.69	3,959,026.03	3,537,468.82	5,006,950.09
A la Vista	1,043,488.77	75.64	1,379,457.56	1,450,996.28	1,250,420.26	1,292,410.54	2,481,136.98	2,780,211.64	1,888,675.17	1,122,238.45	2,391,878.29	841,489.42	1,823,469.77	1,955,376.59	2,422,946.33
A Plazo	2,402,003.76	1,319.78	182,000.00	182,000.00	329,742.00	665,000.00	665,000.00	665,000.00	860,260.73	1,936,369.56	2,332,493.08	3,137,871.27	2,135,556.26	1,582,092.23	2,584,003.76
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	15,846.50	10.43	151,895.29	161,502.67	139,100.46	148,750.57	184,888.19	190,442.27	235,134.64	220,836.69	221,744.77	191,520.29	182,954.55	173,985.24	167,741.79
A la Vista	15,846.50	37.82	41,895.29	51,502.67	29,100.46	38,750.57	74,888.19	79,532.13	124,224.50	109,926.55	110,834.63	80,610.15	72,044.41	63,075.10	57,741.79
A Plazo	0.00	0.00	110,000.00	110,000.00	110,000.00	110,000.00	110,000.00	110,910.14	110,910.14	110,910.14	110,910.14	110,910.14	110,910.14	110,910.14	110,000.00
Extranjero	9,988,959.06	52.73	18,944,944.02	17,316,750.07	20,051,690.41	19,462,427.09	20,809,722.48	20,128,402.61	17,935,461.98	25,529,086.78	24,660,415.63	25,107,059.92	25,807,265.93	26,942,034.35	28,933,903.08
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	2,210,782.05	28.27	7,819,945.70	6,370,452.60	7,353,155.50	7,202,349.61	7,320,927.94	6,965,360.97	6,771,895.78	9,238,424.51	8,672,339.30	9,311,411.22	8,154,428.20	7,808,124.69	10,030,727.75



**MMG Bank Corporation**  
**BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005**

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	444,770.67	15.50	2,869,570.54	1,579,485.94	2,337,098.25	2,000,811.20	3,556,975.83	1,812,828.38	2,269,864.88	3,736,948.23	3,125,809.64	3,709,102.82	2,439,444.62	1,118,861.92	3,314,341.21
A Plazo	1,766,011.38	35.67	4,950,375.16	4,790,966.66	5,016,057.25	5,201,538.41	3,763,952.11	5,152,532.59	4,502,030.90	5,501,476.28	5,546,529.66	5,602,308.40	5,714,983.58	6,689,262.77	6,716,386.54
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	7,778,177.01	69.92	11,124,998.32	10,946,297.47	12,698,534.91	12,260,077.48	13,488,794.54	13,163,041.64	11,163,566.20	16,290,662.27	15,988,076.33	15,795,648.70	17,652,837.73	19,133,909.66	18,903,175.33
A la Vista	-3,184,010.10	-65.66	4,849,444.29	4,602,783.95	4,227,179.98	3,790,367.02	4,707,842.87	5,000,555.84	733,632.30	1,387,831.01	803,050.65	1,627,989.01	1,057,183.38	2,021,451.49	1,665,434.19
A Plazo	10,962,187.11	174.68	6,275,554.03	6,343,513.52	8,471,354.93	8,469,710.46	8,780,951.67	8,162,485.80	10,429,933.90	14,902,831.26	15,185,025.68	14,167,659.69	16,595,654.35	17,112,458.17	17,237,741.14
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,055,442.72</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>314.58</b>	<b>0.00</b>	<b>0.00</b>	<b>5,827.04</b>	<b>5,384.26</b>	<b>6,562.02</b>	<b>0.00</b>	<b>0.00</b>
Locales	0.00	0.00	0.00	1,055,258.70	0.00	0.00	0.00	0.00	0.00	0.00	5,827.04	5,384.26	6,562.02	0.00	0.00
Extranjero	0.00	0.00	0.00	184.02	0.00	0.00	0.00	314.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS PASIVOS</b>	<b>393,680.02</b>	<b>163.02</b>	<b>241,486.56</b>	<b>232,748.11</b>	<b>347,930.95</b>	<b>239,765.45</b>	<b>309,475.70</b>	<b>325,220.73</b>	<b>356,312.97</b>	<b>422,933.91</b>	<b>516,277.96</b>	<b>329,400.59</b>	<b>414,491.61</b>	<b>593,731.13</b>	<b>635,166.58</b>
Locales	110,315.49	270.47	40,786.19	35,237.25	96,806.04	105,913.52	178,203.14	142,827.09	72,471.50	78,365.70	57,928.48	71,358.07	74,420.53	120,345.80	151,101.68
Extranjero	283,364.53	141.19	200,700.37	197,510.86	251,124.91	133,851.93	131,272.56	182,393.64	283,841.47	344,568.21	458,349.48	258,042.52	340,071.08	473,385.33	484,064.90
<b>PATRIMONIO</b>	<b>1,558,912.96</b>	<b>13.36</b>	<b>11,671,699.08</b>	<b>11,387,156.37</b>	<b>11,578,925.52</b>	<b>11,725,417.00</b>	<b>11,834,274.71</b>	<b>12,161,675.45</b>	<b>12,324,940.11</b>	<b>12,580,784.03</b>	<b>12,757,006.99</b>	<b>12,864,851.48</b>	<b>12,907,376.42</b>	<b>13,048,167.46</b>	<b>13,230,612.04</b>
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	826,514.03	97.79	845,184.08	1,600,486.72	1,600,486.72	1,600,486.72	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11	1,671,698.11
Utilidad de Periodo	732,398.93	88.61	826,515.00	-213,330.35	-21,561.20	124,930.28	162,576.60	489,977.34	653,242.00	909,085.92	1,085,308.88	1,193,153.37	1,235,678.31	1,376,469.35	1,558,913.93
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>15,402,891.07</b>	<b>47.29</b>	<b>32,571,482.51</b>	<b>31,786,596.22</b>	<b>33,697,809.60</b>	<b>33,533,770.65</b>	<b>36,284,498.06</b>	<b>36,251,267.28</b>	<b>33,600,785.60</b>	<b>41,812,249.42</b>	<b>42,885,643.76</b>	<b>42,477,577.23</b>	<b>43,277,676.56</b>	<b>44,295,387.00</b>	<b>47,974,373.58</b>