

MULTIBANK, INC.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,270,760.22	1,257,265.70	1,329,754.00	1,378,437.45	1,432,107.31	1,429,568.28	1,561,694.75	0.00	0.00
ACTIVOS LIQUIDOS	138,601.71	139,443.26	174,551.04	127,467.66	183,986.51	169,813.46	200,726.85	0.00	0.00
TOTAL DE PRESTAMOS	771,277.96	761,381.13	763,144.87	802,108.21	820,120.00	817,299.00	921,185.39	0.00	0.00
LOCALES	655,239.13	653,248.20	675,462.38	709,403.78	736,302.95	722,032.08	819,172.78	0.00	0.00
EXTRANJEROS	116,038.83	108,132.92	87,682.50	92,704.43	83,817.06	95,266.92	102,012.61	0.00	0.00
TOTAL DE INVERSIONES	283,748.23	271,539.25	317,057.30	381,278.28	358,417.08	370,173.35	352,731.38	0.00	0.00
TOTAL DE DEPOSITOS	963,651.10	944,358.07	1,009,035.24	1,064,287.13	1,137,071.15	1,155,964.05	1,226,418.53	0.00	0.00
LOCALES	627,541.07	619,772.12	697,233.84	732,264.55	785,549.16	788,593.54	827,293.80	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	596,548.34	602,160.94	681,650.08	710,288.61	748,383.64	758,416.85	794,991.58	0.00	0.00
DEPOSITOS DE BANCOS	30,992.73	17,611.18	15,583.75	21,975.94	37,165.52	30,176.69	32,302.22	0.00	0.00
EXTRANJEROS	336,110.03	324,585.95	311,801.41	332,022.58	351,521.99	367,370.52	399,124.74	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	299,316.37	289,450.89	273,352.64	296,315.40	318,177.51	332,775.79	350,252.08	0.00	0.00
DEPOSITOS DE BANCOS	36,793.66	35,135.06	38,448.77	35,707.18	33,344.48	34,594.73	48,872.65	0.00	0.00
PATRIMONIO TOTAL	118,208.81	119,354.49	134,079.04	148,914.85	151,252.01	156,231.57	160,826.49	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,160,664.13	1,181,882.44	1,250,551.79	1,321,895.95	1,351,433.76	1,343,416.99	1,445,724.38	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	916,026.61	958,860.55	1,040,301.90	1,123,920.72	1,116,781.64	1,110,196.37	1,177,059.48	0.00	0.00
TOTAL DE PRESTAMOS	705,907.67	713,056.01	739,410.43	795,478.47	795,698.98	789,340.06	842,165.13	0.00	0.00
TOTAL DE INVERSIONES	210,118.94	245,804.54	300,891.47	328,442.25	321,082.66	320,856.30	334,894.34	0.00	0.00
PATRIMONIO TOTAL	111,178.58	112,147.53	119,301.67	131,236.72	134,730.41	137,793.03	147,452.76	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	74,596.84	19,590.38	39,598.40	60,998.81	82,394.45	21,057.80	41,673.22	0.00	0.00
EGRESOS DE OPERACIONES	50,722.05	13,097.57	26,254.98	39,865.71	53,316.10	12,574.14	24,751.59	0.00	0.00
INGRESO NETO DE INTERESES	23,874.79	6,492.81	13,343.42	21,133.10	29,078.35	8,483.66	16,921.63	0.00	0.00

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OTROS INGRESOS	16,726.95	3,762.20	7,458.85	17,164.77	24,067.92	8,018.46	16,330.17	0.00	0.00
INGRESO DE OPERACIONES	40,601.75	10,255.01	20,802.27	38,297.86	53,146.27	16,502.12	33,251.81	0.00	0.00
EGRESOS GENERALES	22,462.58	5,387.21	11,056.74	17,515.43	25,342.62	7,882.28	16,158.65	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	18,139.17	4,867.80	9,745.53	20,782.44	27,803.65	8,619.84	17,093.16	0.00	0.00
UTILIDAD DEL PERIODO	13,767.51	1,717.80	7,063.59	16,300.50	20,183.17	4,569.84	10,594.62	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,816.44	5,006.31	4,749.19	8,013.76	5,614.10	5,135.09	4,914.77	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,899.18	14,954.03	14,730.31	16,468.59	15,536.07	18,322.91	20,744.19	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.49	0.66	0.62	1.00	0.68	0.63	0.53	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	337.99	298.70	310.16	205.50	276.73	356.82	422.08	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.67	1.96	1.93	2.05	1.89	2.24	2.25	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.30	9.49	10.08	10.80	10.56	10.93	10.30	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.20	11.56	12.41	12.58	12.83	13.16	12.62	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.33	15.68	17.57	18.57	18.44	19.12	17.46	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.52	15.79	15.71	16.05	16.20	16.28	15.61	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	14.38	14.77	17.30	11.98	16.18	14.69	16.37	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.91	11.09	13.13	9.25	12.85	11.88	12.85	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	43.83	43.52	48.72	47.80	47.70	46.71	45.13	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.50	0.72	1.36	1.93	1.81	1.65	1.80	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.19	0.58	1.13	1.64	1.49	1.36	1.47	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.38	6.13	11.84	16.56	14.98	13.27	14.37	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.14	8.17	7.61	7.24	7.38	7.59	7.08	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.54	5.46	5.05	4.73	4.77	4.53	4.21	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.61	2.71	2.57	2.51	2.60	3.06	2.88	0.00	0.00

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ZONA LIBRE	8.30	9.81	8.38	8.65	8.82	8.07	8.44	0.00	0.00
RESTO DEL PAIS	9.22	10.06	9.53	9.40	9.46	9.56	9.52	0.00	0.00
AL POR MENOR	9.91	9.76	9.90	9.74	9.64	9.42	9.51	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.10	4.16	4.50	4.72	4.18	4.68	4.51	0.00	0.00
PRESTAMO PERSONAL AUTO	8.05	7.95	8.08	8.11	8.22	7.98	7.99	0.00	0.00
PRESTAMO PERSONAL	11.14	11.08	11.03	11.06	11.09	10.39	10.68	0.00	0.00
TARJETA DE CREDITO	13.28	14.96	16.07	15.59	16.57	16.51	11.45	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.39	5.32	5.47	5.45	5.09	4.99	4.86	0.00	0.00
PERSONA JURIDICA	5.58	5.51	5.54	5.35	5.37	5.30	5.20	0.00	0.00