

**METROBANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	470,066.82	480,081.39	510,805.61	516,627.94	533,018.21	528,151.08	549,622.44	573,343.97	0.00
ACTIVOS LIQUIDOS	140,701.62	132,750.62	122,162.27	130,896.08	121,027.99	133,695.59	101,298.65	58,246.31	0.00
TOTAL DE PRESTAMOS	261,520.70	274,666.99	297,496.29	316,484.67	315,298.47	314,328.50	352,135.36	374,894.14	0.00
LOCALES	253,717.41	266,663.65	290,756.42	311,173.42	310,215.70	307,637.75	346,785.08	370,533.17	0.00
EXTRANJEROS	7,803.29	8,003.34	6,739.87	5,311.25	5,082.77	6,690.75	5,350.28	4,360.97	0.00
TOTAL DE INVERSIONES	48,162.29	55,980.57	68,386.63	46,764.03	74,090.79	57,570.46	73,945.70	117,225.45	0.00
TOTAL DE DEPOSITOS	408,450.63	417,665.38	443,961.02	443,354.65	461,520.51	455,401.19	480,529.76	482,784.41	0.00
LOCALES	370,793.12	386,109.18	402,212.84	400,047.10	414,692.21	404,905.16	431,821.27	430,060.19	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	340,669.56	362,512.52	375,952.41	371,383.04	385,008.17	377,743.12	411,070.39	411,445.69	0.00
DEPOSITOS DE BANCOS	30,123.56	23,596.66	26,260.42	28,664.06	29,684.04	27,162.04	20,750.88	18,614.50	0.00
EXTRANJEROS	37,657.51	31,556.20	41,748.18	43,307.55	46,828.30	50,496.03	48,708.49	52,724.23	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	37,632.61	31,556.20	41,748.18	43,307.55	46,828.30	50,496.03	48,708.49	52,724.23	0.00
DEPOSITOS DE BANCOS	24.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	55,094.30	54,986.98	56,396.46	58,896.75	60,097.97	62,482.03	60,174.37	61,108.04	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	395,061.17	403,770.82	438,825.36	479,767.13	501,542.52	504,116.23	530,214.03	544,985.95	0.00
ACTIVOS GENERADORES DE INGRESOS	283,128.19	290,106.46	315,074.66	332,147.82	349,536.13	351,273.26	395,981.99	427,684.14	0.00
TOTAL DE PRESTAMOS	253,505.00	256,398.08	273,350.06	291,604.13	288,409.59	294,497.75	324,815.82	345,689.40	0.00
TOTAL DE INVERSIONES	29,623.19	33,708.38	41,724.60	40,543.69	61,126.54	56,775.52	71,166.17	81,994.74	0.00
PATRIMONIO TOTAL	53,353.07	53,545.76	54,534.87	56,643.54	57,596.13	58,734.51	58,285.41	60,002.39	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	22,819.24	6,191.10	12,793.12	19,374.45	25,905.12	6,500.86	12,856.10	19,928.33	0.00
EGRESOS DE OPERACIONES	14,660.79	4,033.55	8,704.42	12,909.22	17,167.81	3,784.75	7,536.46	11,378.69	0.00
INGRESO NETO DE INTERESES	8,158.45	2,157.55	4,088.70	6,465.23	8,737.30	2,716.11	5,319.64	8,549.64	0.00

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OTROS INGRESOS	3,146.27	560.07	1,589.97	5,131.43	7,909.46	2,165.79	2,883.97	3,709.97	0.00
INGRESO DE OPERACIONES	11,304.72	2,717.61	5,678.67	11,596.66	16,646.76	4,881.90	8,203.60	12,259.60	0.00
EGRESOS GENERALES	6,778.07	2,107.50	4,402.24	7,319.54	12,066.32	2,783.22	5,470.66	8,212.65	0.00
UTILIDAD ANTES DE PROVISIONES	4,526.64	610.11	1,276.43	4,277.12	4,580.44	2,098.68	2,732.95	4,046.95	0.00
UTILIDAD DEL PERIODO	3,626.64	490.11	1,036.43	3,402.12	3,570.44	1,543.68	2,057.95	3,211.95	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	598.24	676.69	643.79	645.55	559.07	1,250.14	1,017.30	927.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	2,685.15	2,744.88	2,921.74	3,555.31	3,461.70	4,015.16	4,117.24	4,278.36	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.23	0.25	0.22	0.20	0.18	0.40	0.29	0.25	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	448.84	405.63	453.83	550.74	619.19	321.18	404.72	461.53	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.03	1.00	0.98	1.12	1.10	1.28	1.17	1.14	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.72	11.45	11.04	11.40	11.28	11.83	10.95	10.66	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.79	16.63	15.41	16.21	15.43	16.80	14.12	12.42	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	21.07	20.02	18.96	18.61	19.06	19.88	17.09	16.30	0.00
INDICE DE ADECUACION DE CAPITAL	20.15	19.57	16.42	16.53	19.02	19.86	14.91	14.75	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	34.45	31.78	27.52	29.52	26.22	29.36	21.08	12.06	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	29.93	27.65	23.92	25.34	22.71	25.31	18.43	10.16	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.24	45.19	42.92	40.07	42.28	42.00	36.47	36.35	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.28	0.68	0.66	1.37	1.02	1.76	1.04	1.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.92	0.49	0.47	0.95	0.71	1.22	0.78	0.79	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.80	3.66	3.80	8.01	6.20	10.51	7.06	7.14	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.06	8.54	8.12	7.78	7.41	7.40	6.49	6.21	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.18	5.56	5.53	5.18	4.91	4.31	3.81	3.55	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.88	2.97	2.60	2.60	2.50	3.09	2.69	2.67	0.00



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ZONA LIBRE	7.10	7.37	6.54	5.56	5.80	5.55	4.94	4.98	0.00
RESTO DEL PAIS	7.87	7.53	7.85	7.99	7.63	7.43	7.93	7.26	0.00
AL POR MENOR	9.39	9.18	9.09	9.02	8.79	8.70	7.40	7.17	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.63	3.54	3.91	4.32	4.49	4.66	4.21	3.48	0.00
PRESTAMO PERSONAL AUTO	9.24	10.24	10.69	10.69	10.69	10.69	7.69	7.88	0.00
PRESTAMO PERSONAL	7.23	6.96	7.09	6.97	5.94	5.77	6.50	6.22	0.00
TARJETA DE CREDITO	15.08	15.37	15.62	15.70	17.28	10.23	9.78	9.71	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.85	4.78	4.69	4.55	4.46	4.36	4.25	4.22	0.00
PERSONA JURIDICA	5.03	4.99	4.84	4.53	4.40	4.36	4.23	4.11	0.00