

**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    | 602,213.03   |
| 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     | 71,122.65    |
| 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    | 384,501.80   |
| 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    | 377,794.51   |
| 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      | 6,707.29     |
| 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    | 123,792.55   |
| 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    | 509,358.55   |
| 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    | 454,372.40   |
| 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    | 432,747.08   |
| 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     | 21,625.32    |
| 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     | 54,986.14    |
| 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     | 54,986.14    |
| 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     | 62,596.29    |
| 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    | 567,615.62   |
| 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    | 448,841.81   |
| 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    | 349,900.13   |
| 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     | 98,941.67    |
| 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     | 61,347.13    |
| 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     | 27,266.10    |
| 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     | 15,500.04    |
| 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      | 11,766.06    |

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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      | 4,929.75     |
| 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     | 16,695.81    |
| 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      | 10,893.09    |
| 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      | 5,802.73     |
| 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      | 4,938.72     |
| <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        | 523.62       |
| 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      | 4,470.57     |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.23         | 0.25        | 0.22         | 0.20          | 0.18         | 0.40        | 0.29         | 0.25          | 0.14         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 448.84       | 405.63      | 453.83       | 550.74        | 619.19       | 321.18      | 404.72       | 461.53        | 853.77       |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 1.03         | 1.00        | 0.98         | 1.12          | 1.10         | 1.28        | 1.17         | 1.14          | 1.16         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 11.72        | 11.45       | 11.04        | 11.40         | 11.28        | 11.83       | 10.95        | 10.66         | 10.39        |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 17.79        | 16.63       | 15.41        | 16.21         | 15.43        | 16.80       | 14.12        | 12.42         | 12.31        |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 21.07        | 20.02       | 18.96        | 18.61         | 19.06        | 19.88       | 17.09        | 16.30         | 16.28        |
| INDICE DE ADECUACION DE CAPITAL   | 20.15        | 19.57       | 16.42        | 16.53         | 19.02        | 19.86       | 14.91        | 14.75         | 14.52        |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 34.45        | 31.78       | 27.52        | 29.52         | 26.22        | 29.36       | 21.08        | 12.06         | 13.96        |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 29.93        | 27.65       | 23.92        | 25.34         | 22.71        | 25.31       | 18.43        | 10.16         | 11.81        |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 46.24        | 45.19       | 42.92        | 40.07         | 42.28        | 42.00       | 36.47        | 36.35         | 38.27        |
| <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          | 1.10         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | 0.92         | 0.49        | 0.47         | 0.95          | 0.71         | 1.22        | 0.78         | 0.79          | 0.87         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | 6.80         | 3.66        | 3.80         | 8.01          | 6.20         | 10.51       | 7.06         | 7.14          | 8.05         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.06         | 8.54        | 8.12         | 7.78          | 7.41         | 7.40        | 6.49         | 6.21          | 6.07         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 5.18         | 5.56        | 5.53         | 5.18          | 4.91         | 4.31        | 3.81         | 3.55          | 3.45         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 2.88         | 2.97        | 2.60         | 2.60          | 2.50         | 3.09        | 2.69         | 2.67          | 2.62         |



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| ZONA LIBRE             | 7.10         | 7.37        | 6.54         | 5.56          | 5.80         | 5.55        | 4.94         | 4.98          | 5.04         |
| RESTO DEL PAIS         | 7.87         | 7.53        | 7.85         | 7.99          | 7.63         | 7.43        | 7.93         | 7.26          | 7.17         |
| AL POR MENOR           | 9.39         | 9.18        | 9.09         | 9.02          | 8.79         | 8.70        | 7.40         | 7.17          | 7.19         |
| CONSUMO                |              |             |              |               |              |             |              |               |              |
| VIVIENDA HIPOTECARIA   | 3.63         | 3.54        | 3.91         | 4.32          | 4.49         | 4.66        | 4.21         | 3.48          | 4.01         |
| PRESTAMO PERSONAL AUTO | 9.24         | 10.24       | 10.69        | 10.69         | 10.69        | 10.69       | 7.69         | 7.88          | 7.88         |
| PRESTAMO PERSONAL      | 7.23         | 6.96        | 7.09         | 6.97          | 5.94         | 5.77        | 6.50         | 6.22          | 6.30         |
| TARJETA DE CREDITO     | 15.08        | 15.37       | 15.62        | 15.70         | 17.28        | 10.23       | 9.78         | 9.71          | 8.77         |
| TASA DE INTERES PASIVA |              |             |              |               |              |             |              |               |              |
| PERSONA NATURAL        | 4.85         | 4.78        | 4.69         | 4.55          | 4.46         | 4.36        | 4.25         | 4.22          | 4.21         |
| PERSONA JURIDICA       | 5.03         | 4.99        | 4.84         | 4.53          | 4.40         | 4.36        | 4.23         | 4.11          | 4.03         |