

MULTIBANK, INC.
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	1,432,107.31	1,429,568.28	1,561,694.75	1,669,140.56	1,739,688.43	1,803,959.50	1,896,798.67	1,951,086.18	2,011,375.37
ACTIVOS LIQUIDOS	183,986.51	169,813.46	200,726.85	218,167.27	242,168.45	228,706.35	210,110.63	252,301.34	222,804.24
TOTAL DE PRESTAMOS	820,120.00	817,299.00	921,185.39	987,901.08	1,032,285.63	1,022,084.21	1,117,223.28	1,173,363.49	1,272,531.63
LOCALES	736,302.95	722,032.08	819,172.78	882,217.53	916,490.12	921,828.87	1,002,448.90	1,022,594.86	1,090,546.40
EXTRANJEROS	83,817.06	95,266.92	102,012.61	105,683.54	115,795.51	100,255.34	114,774.38	150,768.63	181,985.23
TOTAL DE INVERSIONES	358,417.08	370,173.35	352,731.38	378,738.09	371,477.76	423,662.97	450,622.21	436,398.24	430,368.06
TOTAL DE DEPOSITOS	1,137,071.15	1,155,964.05	1,226,418.53	1,306,981.27	1,378,034.14	1,366,280.89	1,420,840.18	1,444,212.33	1,433,480.38
LOCALES	785,549.16	788,593.54	827,293.80	858,640.25	929,035.47	923,187.37	945,660.06	963,931.74	961,642.40
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	748,383.64	758,416.85	794,991.58	830,404.22	894,661.75	897,003.34	927,001.41	922,425.71	923,038.68
DEPOSITOS DE BANCOS	37,165.52	30,176.69	32,302.22	28,236.02	34,373.72	26,184.03	18,658.65	41,506.03	38,603.71
EXTRANJEROS	351,521.99	367,370.52	399,124.74	448,341.02	448,998.67	443,093.52	475,180.12	480,280.59	471,837.98
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	318,177.51	332,775.79	350,252.08	384,165.58	385,400.83	386,863.40	406,986.87	414,999.91	420,148.07
DEPOSITOS DE BANCOS	33,344.48	34,594.73	48,872.65	64,175.44	63,597.84	56,230.12	68,193.25	65,280.68	51,689.91
PATRIMONIO TOTAL	151,252.01	156,231.57	160,826.49	168,310.44	169,048.69	173,912.19	191,749.12	189,933.04	207,741.85
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,351,433.76	1,343,416.99	1,445,724.38	1,523,789.01	1,585,897.87	1,616,763.89	1,729,246.71	1,810,113.37	1,875,531.90
ACTIVOS GENERADORES DE INGRESOS	1,116,781.64	1,110,196.37	1,177,059.48	1,275,012.83	1,291,150.24	1,316,609.76	1,420,881.13	1,488,200.45	1,553,331.54
TOTAL DE PRESTAMOS	795,698.98	789,340.06	842,165.13	895,004.64	926,202.82	919,691.60	1,019,204.33	1,080,632.29	1,152,408.63
TOTAL DE INVERSIONES	321,082.66	320,856.30	334,894.34	380,008.19	364,947.42	396,918.16	401,676.80	407,568.17	400,922.91
PATRIMONIO TOTAL	134,730.41	137,793.03	147,452.76	158,612.65	160,150.35	165,071.88	176,287.80	179,121.74	188,395.27
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	82,394.45	21,057.80	41,673.22	63,170.23	87,525.79	22,215.75	44,159.79	67,380.85	93,551.22
EGRESOS DE OPERACIONES	53,316.10	12,574.14	24,751.59	37,590.71	51,379.49	13,002.93	26,176.33	40,108.05	54,560.26
INGRESO NETO DE INTERESES	29,078.35	8,483.66	16,921.63	25,579.53	36,146.30	9,212.82	17,983.45	27,272.79	38,990.96

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OTROS INGRESOS	24,067.92	8,018.46	16,330.17	29,702.73	35,584.69	5,605.45	15,948.43	24,797.59	35,640.39
INGRESO DE OPERACIONES	53,146.27	16,502.12	33,251.81	55,282.26	71,730.99	14,818.27	33,931.88	52,070.38	74,631.35
EGRESOS GENERALES	25,342.62	7,882.28	16,158.65	24,680.31	35,218.65	9,364.50	19,068.65	29,689.07	39,094.53
UTILIDAD ANTES DE PROVISIONES	27,803.65	8,619.84	17,093.16	30,601.95	36,512.34	5,453.77	14,863.23	22,381.31	35,536.82
UTILIDAD DEL PERIODO	19,058.17	4,569.84	10,594.62	19,602.21	24,018.66	2,753.77	9,120.73	14,938.81	21,767.32
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,614.10	5,135.09	4,914.77	2,739.76	5,711.15	7,145.19	7,940.32	9,925.81	4,901.54
TOTAL PROVISIONES PARA PRESTAMOS	15,536.07	18,322.91	20,744.19	23,257.10	17,696.77	20,595.96	22,991.50	23,774.53	23,220.18
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.68	0.63	0.53	0.28	0.55	0.70	0.71	0.85	0.39
PROVISIONES / PRESTAMOS VENCIDOS (%)	276.73	356.82	422.08	848.87	309.86	288.25	289.55	239.52	473.73
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.89	2.24	2.25	2.35	1.71	2.02	2.06	2.03	1.82
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.56	10.93	10.30	10.08	9.72	9.64	10.11	9.73	10.33
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.83	13.16	12.62	12.32	12.04	12.03	12.23	11.80	12.20
PATRIMONIO / PRESTAMOS TOTALES (%)	18.44	19.12	17.46	17.04	16.38	17.02	17.16	16.19	16.33
INDICE DE ADECUACION DE CAPITAL	16.20	16.28	15.61	15.33	14.65	15.07	15.19	14.96	15.93
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.18	14.69	16.37	16.69	17.57	16.74	14.79	17.47	15.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.85	11.88	12.85	13.07	13.92	12.68	11.08	12.93	11.08
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.70	46.71	45.13	45.67	44.53	47.75	46.50	47.69	45.57
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.71	1.65	1.80	2.05	1.86	0.84	1.28	1.34	1.40
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.41	1.36	1.47	1.72	1.51	0.68	1.05	1.10	1.16
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.15	13.27	14.37	16.48	15.00	6.67	10.35	11.12	11.55
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.38	7.59	7.08	6.61	6.78	6.75	6.22	6.04	6.02
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.77	4.53	4.21	3.93	3.98	3.95	3.68	3.59	3.51
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.60	3.06	2.88	2.67	2.80	2.80	2.53	2.44	2.51

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ZONA LIBRE	8.82	8.07	8.44	7.12	6.93	6.23	6.18	6.16	6.06
RESTO DEL PAIS	9.46	9.56	9.52	9.47	9.31	8.66	7.99	8.00	7.65
AL POR MENOR	9.64	9.42	9.51	9.43	9.53	9.32	8.45	8.15	8.08
CONSUMO									
VIVIENDA HIPOTECARIA	4.18	4.68	4.51	4.58	4.60	4.58	4.92	4.96	4.70
PRESTAMO PERSONAL AUTO	8.22	7.98	7.99	7.96	7.88	7.82	8.09	8.21	8.29
PRESTAMO PERSONAL	11.09	10.39	10.68	10.61	10.03	10.02	8.50	8.29	8.12
TARJETA DE CREDITO	16.57	16.51	11.45	16.67	15.00	16.17	16.32	17.07	17.15
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.09	4.99	4.86	4.80	4.66	4.52	4.32	4.23	4.19
PERSONA JURIDICA	5.37	5.30	5.20	4.64	4.55	4.50	4.42	4.52	4.52