

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

| | 2010 | 2011 | | | | 2012 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 533,018.21 | 528,151.08 | 549,622.44 | 573,343.97 | 602,213.03 | 607,738.53 | 655,174.92 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 121,027.99 | 133,695.59 | 101,298.65 | 58,246.31 | 71,122.65 | 68,336.18 | 76,991.58 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 315,298.47 | 314,328.50 | 352,135.36 | 374,894.14 | 384,501.80 | 390,905.59 | 418,914.51 | 0.00 | 0.00 |
| LOCALES | 310,215.70 | 307,637.75 | 346,785.08 | 370,533.17 | 377,794.51 | 382,343.88 | 412,577.33 | 0.00 | 0.00 |
| EXTRANJEROS | 5,082.77 | 6,690.75 | 5,350.28 | 4,360.97 | 6,707.29 | 8,561.72 | 6,337.19 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 74,090.79 | 57,570.46 | 73,945.70 | 117,225.45 | 123,792.55 | 124,712.77 | 134,916.01 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 461,520.51 | 455,401.19 | 480,529.76 | 482,784.41 | 509,358.55 | 519,872.51 | 557,117.52 | 0.00 | 0.00 |
| LOCALES | 414,692.21 | 404,905.16 | 431,821.27 | 430,060.19 | 454,372.40 | 468,012.78 | 496,651.88 | 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 | 385,008.17 | 377,743.12 | 411,070.39 | 411,445.69 | 432,747.08 | 448,696.27 | 469,629.90 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 29,684.04 | 27,162.04 | 20,750.88 | 18,614.50 | 21,625.32 | 19,316.52 | 27,021.98 | 0.00 | 0.00 |
| EXTRANJEROS | 46,828.30 | 50,496.03 | 48,708.49 | 52,724.23 | 54,986.14 | 51,859.72 | 60,465.64 | 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 | 46,828.30 | 50,496.03 | 48,708.49 | 52,724.23 | 54,986.14 | 51,859.72 | 60,465.64 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 60,097.97 | 62,482.03 | 60,174.37 | 61,108.04 | 62,596.29 | 63,748.16 | 62,961.07 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 501,542.52 | 504,116.23 | 530,214.03 | 544,985.95 | 567,615.62 | 567,944.81 | 602,398.68 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 349,536.13 | 351,273.26 | 395,981.99 | 427,684.14 | 448,841.81 | 443,758.66 | 489,955.79 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 288,409.59 | 294,497.75 | 324,815.82 | 345,689.40 | 349,900.13 | 352,617.05 | 385,524.94 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 61,126.54 | 56,775.52 | 71,166.17 | 81,994.74 | 98,941.67 | 91,141.61 | 104,430.86 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 57,596.13 | 58,734.51 | 58,285.41 | 60,002.39 | 61,347.13 | 63,115.10 | 61,567.72 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 25,905.12 | 6,500.86 | 12,856.10 | 19,928.33 | 27,266.10 | 7,487.95 | 15,156.33 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 17,167.81 | 3,784.75 | 7,536.46 | 11,378.69 | 15,500.04 | 4,234.53 | 8,820.79 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 8,737.30 | 2,716.11 | 5,319.64 | 8,549.64 | 11,766.06 | 3,253.42 | 6,335.54 | 0.00 | 0.00 |

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| OTROS INGRESOS | 7,909.46 | 2,165.79 | 2,883.97 | 3,709.97 | 4,929.75 | 891.40 | 1,897.41 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 16,646.76 | 4,881.90 | 8,203.60 | 12,259.60 | 16,695.81 | 4,144.83 | 8,232.95 | 0.00 | 0.00 |
| EGRESOS GENERALES | 12,066.32 | 2,783.22 | 5,470.66 | 8,212.65 | 10,893.09 | 2,652.85 | 5,356.87 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 4,580.44 | 2,098.68 | 2,732.95 | 4,046.95 | 5,802.73 | 1,491.97 | 2,876.07 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 3,570.44 | 1,543.68 | 2,057.95 | 3,211.95 | 4,938.72 | 1,319.67 | 2,443.17 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 559.07 | 1,250.14 | 1,017.30 | 927.00 | 523.62 | 1,214.77 | 1,098.13 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 3,461.70 | 4,015.16 | 4,117.24 | 4,278.36 | 4,470.57 | 4,278.03 | 4,544.93 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.18 | 0.40 | 0.29 | 0.25 | 0.14 | 0.31 | 0.26 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 619.19 | 321.18 | 404.72 | 461.53 | 853.77 | 352.17 | 413.88 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.10 | 1.28 | 1.17 | 1.14 | 1.16 | 1.09 | 1.08 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.28 | 11.83 | 10.95 | 10.66 | 10.39 | 10.49 | 9.61 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 15.43 | 16.80 | 14.12 | 12.42 | 12.31 | 12.36 | 11.37 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 19.06 | 19.88 | 17.09 | 16.30 | 16.28 | 16.31 | 15.03 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 19.02 | 19.86 | 14.91 | 14.75 | 14.52 | 15.31 | 13.50 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 26.22 | 29.36 | 21.08 | 12.06 | 13.96 | 13.14 | 13.82 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 22.71 | 25.31 | 18.43 | 10.16 | 11.81 | 11.24 | 11.75 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 42.28 | 42.00 | 36.47 | 36.35 | 38.27 | 37.13 | 38.04 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.02 | 1.76 | 1.04 | 1.00 | 1.10 | 1.19 | 1.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.71 | 1.22 | 0.78 | 0.79 | 0.87 | 0.93 | 0.81 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 6.20 | 10.51 | 7.06 | 7.14 | 8.05 | 8.36 | 7.94 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 7.41 | 7.40 | 6.49 | 6.21 | 6.07 | 6.75 | 6.19 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.91 | 4.31 | 3.81 | 3.55 | 3.45 | 3.82 | 3.60 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.50 | 3.09 | 2.69 | 2.67 | 2.62 | 2.93 | 2.59 | 0.00 | 0.00 |

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| ZONA LIBRE | 5.80 | 5.55 | 4.94 | 4.98 | 5.04 | 5.20 | 5.24 | 0.00 | 0.00 |
| RESTO DEL PAIS | 7.63 | 7.43 | 7.93 | 7.26 | 7.17 | 6.92 | 6.56 | 0.00 | 0.00 |
| AL POR MENOR | 8.79 | 8.70 | 7.40 | 7.17 | 7.19 | 6.94 | 6.84 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 4.49 | 4.66 | 4.21 | 3.48 | 4.01 | 3.99 | 4.03 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 10.69 | 10.69 | 7.69 | 7.88 | 7.88 | 7.88 | 6.92 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 5.94 | 5.77 | 6.50 | 6.22 | 6.30 | 5.93 | 5.97 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 17.28 | 10.23 | 9.78 | 9.71 | 8.77 | 9.47 | 9.65 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.46 | 4.36 | 4.25 | 4.22 | 4.21 | 4.17 | 4.19 | 0.00 | 0.00 |
| PERSONA JURIDICA | 4.40 | 4.36 | 4.23 | 4.11 | 4.03 | 4.07 | 4.07 | 0.00 | 0.00 |