

**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	0.00	607,738.53	655,174.92	716,827.25	764,943.75
ACTIVOS LIQUIDOS	121,027.99	133,695.59	101,298.65	58,246.31	0.00	68,336.18	76,991.58	77,684.49	90,640.94
TOTAL DE PRESTAMOS	315,298.47	314,328.50	352,135.36	374,894.14	0.00	390,905.59	418,914.51	446,758.85	485,515.78
LOCALES	310,215.70	307,637.75	346,785.08	370,533.17	0.00	382,343.88	412,577.33	440,388.54	452,430.55
EXTRANJEROS	5,082.77	6,690.75	5,350.28	4,360.97	0.00	8,561.72	6,337.19	6,370.31	33,085.23
TOTAL DE INVERSIONES	74,090.79	57,570.46	73,945.70	117,225.45	0.00	124,712.77	134,916.01	166,291.90	162,562.32
TOTAL DE DEPOSITOS	461,520.51	455,401.19	480,529.76	482,784.41	0.00	519,872.51	557,117.52	602,389.06	638,524.51
LOCALES	414,692.21	404,905.16	431,821.27	430,060.19	0.00	468,012.78	496,651.88	530,127.26	562,710.36
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	0.00	448,696.27	469,629.90	493,639.41	516,679.83
DEPOSITOS DE BANCOS	29,684.04	27,162.04	20,750.88	18,614.50	0.00	19,316.52	27,021.98	36,487.85	46,030.53
EXTRANJEROS	46,828.30	50,496.03	48,708.49	52,724.23	0.00	51,859.72	60,465.64	72,261.80	75,814.15
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	0.00	51,859.72	60,465.64	72,261.80	75,814.15
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	0.00	63,748.16	62,961.07	65,682.98	66,576.64
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	501,542.52	504,116.23	530,214.03	544,985.95	266,509.11	567,944.81	602,398.68	645,085.61	382,471.87
ACTIVOS GENERADORES DE INGRESOS	349,536.13	351,273.26	395,981.99	427,684.14	194,694.63	443,758.66	489,955.79	552,585.17	324,039.05
TOTAL DE PRESTAMOS	288,409.59	294,497.75	324,815.82	345,689.40	157,649.24	352,617.05	385,524.94	410,826.49	242,757.89
TOTAL DE INVERSIONES	61,126.54	56,775.52	71,166.17	81,994.74	37,045.39	91,141.61	104,430.86	141,758.68	81,281.16
PATRIMONIO TOTAL	57,596.13	58,734.51	58,285.41	60,002.39	30,048.98	63,115.10	61,567.72	63,395.51	33,288.32
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	25,905.12	6,500.86	12,856.10	19,928.33	24,743.22	7,487.95	15,156.33	23,633.29	32,598.40
EGRESOS DE OPERACIONES	17,167.81	3,784.75	7,536.46	11,378.69	14,109.22	4,234.53	8,820.79	13,872.60	19,280.71
INGRESO NETO DE INTERESES	8,737.30	2,716.11	5,319.64	8,549.64	10,634.01	3,253.42	6,335.54	9,760.70	13,317.69

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OTROS INGRESOS	7,909.46	2,165.79	2,883.97	3,709.97	4,419.24	891.40	1,897.41	2,741.62	4,297.96
INGRESO DE OPERACIONES	16,646.76	4,881.90	8,203.60	12,259.60	15,053.25	4,144.83	8,232.95	12,502.32	17,615.65
EGRESOS GENERALES	12,066.32	2,783.22	5,470.66	8,212.65	9,933.73	2,652.85	5,356.87	8,129.06	12,216.42
UTILIDAD ANTES DE PROVISIONES	4,580.44	2,098.68	2,732.95	4,046.95	5,119.51	1,491.97	2,876.07	4,373.26	5,399.23
UTILIDAD DEL PERIODO	3,570.44	1,543.68	2,057.95	3,211.95	4,255.51	1,319.67	2,443.17	3,748.65	4,525.83
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	559.07	1,250.14	1,017.30	927.00	0.00	1,214.77	1,098.13	1,140.98	1,102.12
TOTAL PROVISIONES PARA PRESTAMOS	3,461.70	4,015.16	4,117.24	4,278.36	0.00	4,278.03	4,544.93	4,737.29	4,820.64
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.18	0.40	0.29	0.25	0.00	0.31	0.26	0.26	0.23
PROVISIONES / PRESTAMOS VENCIDOS (%)	619.19	321.18	404.72	461.53	0.00	352.17	413.88	415.19	437.40
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.10	1.28	1.17	1.14	0.00	1.09	1.08	1.06	0.99
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.28	11.83	10.95	10.66	0.00	10.49	9.61	9.16	8.70
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.43	16.80	14.12	12.42	0.00	12.36	11.37	10.71	10.27
PATRIMONIO / PRESTAMOS TOTALES (%)	19.06	19.88	17.09	16.30	0.00	16.31	15.03	14.70	13.71
INDICE DE ADECUACION DE CAPITAL	19.02	19.86	14.91	14.75	0.00	15.31	13.50	13.52	12.79
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	26.22	29.36	21.08	12.06	0.00	13.14	13.82	12.90	14.20
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	22.71	25.31	18.43	10.16	0.00	11.24	11.75	10.84	11.85
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	42.28	42.00	36.47	36.35	0.00	37.13	38.04	40.50	39.65
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.02	1.76	1.04	1.00	2.19	1.19	1.00	0.90	1.40
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.71	1.22	0.78	0.79	1.60	0.93	0.81	0.77	1.18
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.20	10.51	7.06	7.14	14.16	8.36	7.94	7.88	13.60
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.41	7.40	6.49	6.21	12.71	6.75	6.19	5.70	10.06
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.91	4.31	3.81	3.55	7.25	3.82	3.60	3.35	5.95
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.50	3.09	2.69	2.67	5.46	2.93	2.59	2.36	4.11



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ZONA LIBRE	5.80	5.55	4.94	4.98	0.00	5.20	5.24	5.24	5.19
RESTO DEL PAIS	7.63	7.43	7.93	7.26	0.00	6.92	6.56	6.83	6.66
AL POR MENOR	8.79	8.70	7.40	7.17	0.00	6.94	6.84	6.79	7.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.49	4.66	4.21	3.48	0.00	3.99	4.03	4.03	4.07
PRESTAMO PERSONAL AUTO	10.69	10.69	7.69	7.88	0.00	7.88	6.92	6.92	6.92
PRESTAMO PERSONAL	5.94	5.77	6.50	6.22	0.00	5.93	5.97	5.89	6.04
TARJETA DE CREDITO	17.28	10.23	9.78	9.71	0.00	9.47	9.65	9.63	9.80
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.46	4.36	4.25	4.22	0.00	4.17	4.19	3.91	3.77
PERSONA JURIDICA	4.40	4.36	4.23	4.11	0.00	4.07	4.07	3.38	3.57