

MULTIBANK, INC.
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	1,739,688.43	1,803,959.50	1,896,798.67	1,951,086.18	2,011,375.37	2,125,712.70	2,241,061.93	2,345,877.76	2,392,452.41
ACTIVOS LIQUIDOS	242,168.45	228,706.35	210,110.63	252,301.34	222,804.24	212,803.09	215,300.16	245,071.91	231,593.12
TOTAL DE PRESTAMOS	1,032,285.63	1,022,084.21	1,117,223.28	1,173,363.49	1,272,531.63	1,350,360.61	1,409,542.23	1,512,583.31	1,592,137.47
LOCALES	916,490.12	921,828.87	1,002,448.90	1,022,594.86	1,090,546.40	1,144,823.14	1,202,440.45	1,300,196.20	1,326,679.79
EXTRANJEROS	115,795.51	100,255.34	114,774.38	150,768.63	181,985.23	205,537.46	207,101.78	212,387.11	265,457.68
TOTAL DE INVERSIONES	371,477.76	423,662.97	450,622.21	436,398.24	430,368.06	472,568.07	534,164.33	501,839.28	476,765.69
TOTAL DE DEPOSITOS	1,378,034.14	1,366,280.89	1,420,840.18	1,444,212.33	1,433,480.38	1,522,653.86	1,600,156.40	1,632,749.13	1,719,704.07
LOCALES	929,035.47	923,187.37	945,660.06	963,931.74	961,642.40	1,010,218.80	1,051,700.50	1,051,914.70	1,081,933.90
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	894,661.75	897,003.34	927,001.41	922,425.71	923,038.68	971,997.14	1,012,421.32	1,017,988.75	1,035,668.49
DEPOSITOS DE BANCOS	34,373.72	26,184.03	18,658.65	41,506.03	38,603.71	38,221.65	39,279.19	33,925.95	46,265.41
EXTRANJEROS	448,998.67	443,093.52	475,180.12	480,280.59	471,837.98	512,435.06	548,455.90	580,834.44	637,770.16
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	385,400.83	386,863.40	406,986.87	414,999.91	420,148.07	441,799.69	488,999.05	522,818.36	564,569.37
DEPOSITOS DE BANCOS	63,597.84	56,230.12	68,193.25	65,280.68	51,689.91	70,635.38	59,456.85	58,016.07	73,200.79
PATRIMONIO TOTAL	169,048.69	173,912.19	191,749.12	189,933.04	207,741.85	224,026.22	233,607.93	243,311.06	244,267.93
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,585,897.87	1,616,763.89	1,729,246.71	1,810,113.37	1,875,531.90	1,964,836.10	2,068,930.30	2,148,481.97	2,201,913.89
ACTIVOS GENERADORES DE INGRESOS	1,291,150.24	1,316,609.76	1,420,881.13	1,488,200.45	1,553,331.54	1,634,337.92	1,755,776.03	1,812,092.17	1,885,901.42
TOTAL DE PRESTAMOS	926,202.82	919,691.60	1,019,204.33	1,080,632.29	1,152,408.63	1,186,222.41	1,263,382.75	1,342,973.40	1,432,334.55
TOTAL DE INVERSIONES	364,947.42	396,918.16	401,676.80	407,568.17	400,922.91	448,115.52	492,393.27	469,118.76	453,566.88
PATRIMONIO TOTAL	160,150.35	165,071.88	176,287.80	179,121.74	188,395.27	198,969.21	212,678.53	216,622.05	226,004.89
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	87,525.79	22,215.75	44,159.79	67,380.85	93,551.22	25,541.19	52,196.39	78,189.43	106,701.30
EGRESOS DE OPERACIONES	51,379.49	13,002.93	26,176.33	40,108.05	54,560.26	14,181.96	28,692.56	42,891.38	59,081.55
INGRESO NETO DE INTERESES	36,146.30	9,212.82	17,983.45	27,272.79	38,990.96	11,359.23	23,503.83	35,298.05	47,619.75

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OTROS INGRESOS	35,584.69	5,605.45	15,948.43	24,797.59	35,640.39	7,388.35	14,524.69	23,260.28	32,142.22
INGRESO DE OPERACIONES	71,730.99	14,818.27	33,931.88	52,070.38	74,631.35	18,747.58	38,028.52	58,558.33	79,761.97
EGRESOS GENERALES	35,218.65	9,364.50	19,068.65	29,689.07	39,094.53	11,088.47	23,302.61	35,657.43	48,526.89
UTILIDAD ANTES DE PROVISIONES	36,512.34	5,453.77	14,863.23	22,381.31	35,536.82	7,659.11	14,725.91	22,900.90	31,235.08
UTILIDAD DEL PERIODO	24,018.66	2,753.77	9,120.73	14,938.81	21,767.32	4,609.44	11,506.74	17,628.85	23,295.98
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,711.15	7,145.19	7,940.32	9,925.81	4,901.54	13,028.90	7,043.59	7,405.24	5,980.36
TOTAL PROVISIONES PARA PRESTAMOS	17,696.77	20,595.96	22,991.50	23,774.53	23,220.18	25,599.53	20,931.62	23,254.60	22,770.87
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.55	0.70	0.71	0.85	0.39	0.96	0.50	0.49	0.38
PROVISIONES / PRESTAMOS VENCIDOS (%)	309.86	288.25	289.55	239.52	473.73	196.48	297.17	314.03	380.76
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.71	2.02	2.06	2.03	1.82	1.90	1.48	1.54	1.43
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.72	9.64	10.11	9.73	10.33	10.54	10.42	10.37	10.21
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.04	12.03	12.23	11.80	12.20	12.29	12.02	12.08	11.81
PATRIMONIO / PRESTAMOS TOTALES (%)	16.38	17.02	17.16	16.19	16.33	16.59	16.57	16.09	15.34
INDICE DE ADECUACION DE CAPITAL	14.65	15.07	15.19	14.96	15.93	15.80	15.85	15.81	16.38
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.57	16.74	14.79	17.47	15.54	13.98	13.45	15.01	13.47
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.92	12.68	11.08	12.93	11.08	10.01	9.61	10.45	9.68
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	44.53	47.75	46.50	47.69	45.57	45.01	46.84	45.75	41.19
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.86	0.84	1.28	1.34	1.40	1.13	1.31	1.30	1.24
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.51	0.68	1.05	1.10	1.16	0.94	1.11	1.09	1.06
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	15.00	6.67	10.35	11.12	11.55	9.27	10.82	10.85	10.31
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.78	6.75	6.22	6.04	6.02	6.25	5.95	5.75	5.66
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.98	3.95	3.68	3.59	3.51	3.47	3.27	3.16	3.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.80	2.80	2.53	2.44	2.51	2.78	2.68	2.60	2.53

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ZONA LIBRE	6.93	6.23	6.18	6.16	6.06	6.18	6.24	6.41	6.50
RESTO DEL PAIS	9.31	8.66	7.99	8.00	7.65	7.94	7.49	7.37	7.33
AL POR MENOR	9.53	9.32	8.45	8.15	8.08	8.06	8.05	7.75	7.37
CONSUMO									
VIVIENDA HIPOTECARIA	4.60	4.58	4.92	4.96	4.70	4.33	4.40	4.45	4.25
PRESTAMO PERSONAL AUTO	7.88	7.82	8.09	8.21	8.29	8.30	8.36	8.43	8.48
PRESTAMO PERSONAL	10.03	10.02	8.50	8.29	8.12	8.62	8.75	8.65	8.51
TARJETA DE CREDITO	15.00	16.17	16.32	17.07	17.15	16.84	16.94	16.61	16.41
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.66	4.52	4.32	4.23	4.19	4.20	4.12	4.00	3.94
PERSONA JURIDICA	4.55	4.50	4.42	4.52	4.52	4.54	4.55	4.50	4.50