

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	0.00	607,738.53	655,174.92	716,827.25	764,943.75	767,726.13	823,118.02	0.00	0.00
ACTIVOS LIQUIDOS	0.00	68,336.18	76,991.58	77,684.49	90,640.94	77,808.45	89,211.51	0.00	0.00
TOTAL DE PRESTAMOS	0.00	390,905.59	418,914.51	446,758.85	485,515.78	497,181.31	538,383.42	0.00	0.00
LOCALES	0.00	382,343.88	412,577.33	440,388.54	452,430.55	461,107.03	501,167.69	0.00	0.00
EXTRANJEROS	0.00	8,561.72	6,337.19	6,370.31	33,085.23	36,074.28	37,215.73	0.00	0.00
TOTAL DE INVERSIONES	0.00	124,712.77	134,916.01	166,291.90	162,562.32	166,410.20	166,041.27	0.00	0.00
TOTAL DE DEPOSITOS	0.00	519,872.51	557,117.52	602,389.06	638,524.51	638,710.64	692,211.68	0.00	0.00
LOCALES	0.00	468,012.78	496,651.88	530,127.26	562,710.36	561,663.87	613,613.28	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	0.00	448,696.27	469,629.90	493,639.41	516,679.83	524,458.82	582,994.36	0.00	0.00
DEPOSITOS DE BANCOS	0.00	19,316.52	27,021.98	36,487.85	46,030.53	37,205.06	30,618.92	0.00	0.00
EXTRANJEROS	0.00	51,859.72	60,465.64	72,261.80	75,814.15	77,046.77	78,598.40	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	0.00	51,859.72	60,465.64	72,261.80	75,814.15	77,046.77	78,598.40	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	0.00	63,748.16	62,961.07	65,682.98	66,576.64	68,903.08	67,192.68	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	266,509.11	567,944.81	602,398.68	645,085.61	382,471.87	687,732.33	739,146.47	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	194,694.63	443,758.66	489,955.79	552,585.17	324,039.05	589,604.93	629,127.61	0.00	0.00
TOTAL DE PRESTAMOS	157,649.24	352,617.05	385,524.94	410,826.49	242,757.89	444,043.45	478,648.97	0.00	0.00
TOTAL DE INVERSIONES	37,045.39	91,141.61	104,430.86	141,758.68	81,281.16	145,561.48	150,478.64	0.00	0.00
PATRIMONIO TOTAL	30,048.98	63,115.10	61,567.72	63,395.51	33,288.32	66,325.62	65,076.88	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	24,743.22	7,487.95	15,156.33	23,633.29	32,598.40	9,247.81	18,932.41	0.00	0.00
EGRESOS DE OPERACIONES	14,109.22	4,234.53	8,820.79	13,872.60	19,280.71	5,365.46	11,092.69	0.00	0.00
INGRESO NETO DE INTERESES	10,634.01	3,253.42	6,335.54	9,760.70	13,317.69	3,882.35	7,839.72	0.00	0.00

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OTROS INGRESOS	4,419.24	891.40	1,897.41	2,741.62	4,297.96	1,258.41	3,003.54	0.00	0.00
INGRESO DE OPERACIONES	15,053.25	4,144.83	8,232.95	12,502.32	17,615.65	5,140.76	10,843.26	0.00	0.00
EGRESOS GENERALES	9,933.73	2,652.85	5,356.87	8,129.06	12,216.42	3,365.02	6,665.27	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	5,119.51	1,491.97	2,876.07	4,373.26	5,399.23	1,775.74	4,177.98	0.00	0.00
UTILIDAD DEL PERIODO	4,255.51	1,319.67	2,443.17	3,748.65	4,525.83	1,295.92	2,923.85	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	1,214.77	1,098.13	1,140.98	1,102.12	989.84	1,042.15	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	0.00	4,278.03	4,544.93	4,737.29	4,820.64	5,348.86	6,015.43	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.31	0.26	0.26	0.23	0.20	0.19	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	352.17	413.88	415.19	437.40	540.38	577.22	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.00	1.09	1.08	1.06	0.99	1.08	1.12	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	0.00	10.49	9.61	9.16	8.70	8.97	8.16	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	0.00	12.36	11.37	10.71	10.27	10.38	9.54	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	0.00	16.31	15.03	14.70	13.71	13.86	12.48	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	15.31	13.50	13.52	12.79	13.34	12.11	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	0.00	13.14	13.82	12.90	14.20	12.18	12.89	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	0.00	11.24	11.75	10.84	11.85	10.13	10.84	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	0.00	37.13	38.04	40.50	39.65	38.24	36.87	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.19	1.19	1.00	0.90	1.40	0.88	0.93	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.60	0.93	0.81	0.77	1.18	0.75	0.79	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.16	8.36	7.94	7.88	13.60	7.82	8.99	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	12.71	6.75	6.19	5.70	10.06	6.27	6.02	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.25	3.82	3.60	3.35	5.95	3.64	3.53	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	5.46	2.93	2.59	2.36	4.11	2.63	2.49	0.00	0.00



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ZONA LIBRE	0.00	5.20	5.24	5.24	5.19	5.22	5.39	0.00	0.00
RESTO DEL PAIS	0.00	6.92	6.56	6.83	6.66	6.63	6.43	0.00	0.00
AL POR MENOR	0.00	6.94	6.84	6.79	7.00	6.72	6.66	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	3.99	4.03	4.03	4.07	3.66	3.69	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	7.88	6.92	6.92	6.92	8.35	8.29	0.00	0.00
PRESTAMO PERSONAL	0.00	5.93	5.97	5.89	6.04	5.11	5.85	0.00	0.00
TARJETA DE CREDITO	0.00	9.47	9.65	9.63	9.80	13.26	13.21	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	0.00	4.17	4.19	3.91	3.77	3.76	3.81	0.00	0.00
PERSONA JURIDICA	0.00	4.07	4.07	3.38	3.57	3.72	3.78	0.00	0.00