

**MULTIBANK, INC.**  
**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	2,011,375.37	2,125,712.70	2,241,061.93	2,345,877.76	2,392,452.41	2,571,658.55	2,709,981.64	0.00	0.00
ACTIVOS LIQUIDOS	222,804.24	212,803.09	215,300.16	245,071.91	231,593.12	199,177.28	214,888.97	0.00	0.00
TOTAL DE PRESTAMOS	1,272,531.63	1,350,360.61	1,409,542.23	1,512,583.31	1,592,137.47	1,633,643.98	1,723,221.32	0.00	0.00
LOCALES	1,090,546.40	1,144,823.14	1,202,440.45	1,300,196.20	1,326,679.79	1,353,789.28	1,423,814.37	0.00	0.00
EXTRANJEROS	181,985.23	205,537.46	207,101.78	212,387.11	265,457.68	279,854.70	299,406.95	0.00	0.00
TOTAL DE INVERSIONES	430,368.06	472,568.07	534,164.33	501,839.28	476,765.69	636,540.15	670,318.77	0.00	0.00
TOTAL DE DEPOSITOS	1,433,480.38	1,522,653.86	1,600,156.40	1,632,749.13	1,719,704.07	1,753,582.36	1,855,199.55	0.00	0.00
LOCALES	961,642.40	1,010,218.80	1,051,700.50	1,051,914.70	1,081,933.90	1,058,624.72	1,136,207.89	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	923,038.68	971,997.14	1,012,421.32	1,017,988.75	1,035,668.49	1,006,008.19	1,077,687.58	0.00	0.00
DEPOSITOS DE BANCOS	38,603.71	38,221.65	39,279.19	33,925.95	46,265.41	52,616.54	58,520.30	0.00	0.00
EXTRANJEROS	471,837.98	512,435.06	548,455.90	580,834.44	637,770.16	694,957.64	718,991.66	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	420,148.07	441,799.69	488,999.05	522,818.36	564,569.37	622,271.95	657,218.29	0.00	0.00
DEPOSITOS DE BANCOS	51,689.91	70,635.38	59,456.85	58,016.07	73,200.79	72,685.69	61,773.37	0.00	0.00
PATRIMONIO TOTAL	207,741.85	224,026.22	233,607.93	243,311.06	244,267.93	246,664.04	230,197.31	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,875,531.90	1,964,836.10	2,068,930.30	2,148,481.97	2,201,913.89	2,348,685.62	2,475,521.78	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	1,553,331.54	1,634,337.92	1,755,776.03	1,812,092.17	1,885,901.42	2,046,556.40	2,168,623.33	0.00	0.00
TOTAL DE PRESTAMOS	1,152,408.63	1,186,222.41	1,263,382.75	1,342,973.40	1,432,334.55	1,492,002.29	1,566,381.78	0.00	0.00
TOTAL DE INVERSIONES	400,922.91	448,115.52	492,393.27	469,118.76	453,566.88	554,554.11	602,241.55	0.00	0.00
PATRIMONIO TOTAL	188,395.27	198,969.21	212,678.53	216,622.05	226,004.89	235,345.13	231,902.62	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	93,551.22	25,541.19	52,196.39	78,189.43	106,701.30	30,325.18	62,232.77	0.00	0.00
EGRESOS DE OPERACIONES	54,560.26	14,181.96	28,692.56	42,891.38	59,081.55	14,489.31	30,281.93	0.00	0.00
INGRESO NETO DE INTERESES	38,990.96	11,359.23	23,503.83	35,298.05	47,619.75	15,835.87	31,950.84	0.00	0.00

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OTROS INGRESOS	35,640.39	7,388.35	14,524.69	23,260.28	32,142.22	7,309.27	15,343.59	0.00	0.00
INGRESO DE OPERACIONES	74,631.35	18,747.58	38,028.52	58,558.33	79,761.97	23,145.14	47,294.43	0.00	0.00
EGRESOS GENERALES	39,094.53	11,088.47	23,302.61	35,657.43	48,526.89	12,345.79	25,730.05	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	35,536.82	7,659.11	14,725.91	22,900.90	31,235.08	10,799.35	21,564.38	0.00	0.00
UTILIDAD DEL PERIODO	21,767.32	4,609.44	11,506.74	17,628.85	23,295.98	8,154.35	17,139.33	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	4,901.54	13,028.90	7,043.59	7,405.24	5,980.36	6,478.14	7,464.68	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	23,220.18	25,599.53	20,931.62	23,254.60	22,770.87	24,701.50	23,750.56	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.39	0.96	0.50	0.49	0.38	0.40	0.43	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	473.73	196.48	297.17	314.03	380.76	381.31	318.17	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.82	1.90	1.48	1.54	1.43	1.51	1.38	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.33	10.54	10.42	10.37	10.21	9.59	8.49	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.20	12.29	12.02	12.08	11.81	10.87	9.62	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	16.33	16.59	16.57	16.09	15.34	15.10	13.36	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.93	15.80	15.85	15.81	16.38	15.69	15.17	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.54	13.98	13.45	15.01	13.47	11.36	11.58	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.08	10.01	9.61	10.45	9.68	7.75	7.93	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.57	45.01	46.84	45.75	41.19	47.66	47.71	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.40	1.13	1.31	1.30	1.24	1.59	1.58	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.16	0.94	1.11	1.09	1.06	1.39	1.38	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.55	9.27	10.82	10.85	10.31	13.86	14.78	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.02	6.25	5.95	5.75	5.66	5.93	5.74	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.51	3.47	3.27	3.16	3.13	2.83	2.79	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.51	2.78	2.68	2.60	2.53	3.10	2.95	0.00	0.00



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ZONA LIBRE	6.06	6.18	6.24	6.41	6.50	6.45	6.48	0.00	0.00
RESTO DEL PAIS	7.65	7.94	7.49	7.37	7.33	7.13	7.31	0.00	0.00
AL POR MENOR	8.08	8.06	8.05	7.75	7.37	7.09	6.89	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.70	4.33	4.40	4.45	4.25	4.24	4.21	0.00	0.00
PRESTAMO PERSONAL AUTO	8.29	8.30	8.36	8.43	8.48	8.44	8.44	0.00	0.00
PRESTAMO PERSONAL	8.12	8.62	8.75	8.65	8.51	8.36	8.48	0.00	0.00
TARJETA DE CREDITO	17.15	16.84	16.94	16.61	16.41	16.06	16.36	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.19	4.20	4.12	4.00	3.94	3.84	3.85	0.00	0.00
PERSONA JURIDICA	4.52	4.54	4.55	4.50	4.50	4.34	4.36	0.00	0.00