

MULTIBANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,501,775.11	3,478,245.37	3,595,355.60	3,636,423.45	3,905,191.18	3,959,999.94	4,025,105.10	4,094,505.87	0.00
ACTIVOS LIQUIDOS	387,422.77	295,699.19	356,364.05	293,536.61	455,722.26	418,884.39	389,443.34	396,979.24	0.00
TOTAL DE PRESTAMOS	2,162,579.47	2,194,525.27	2,277,849.84	2,411,719.67	2,452,179.82	2,482,729.57	2,537,757.20	2,633,629.73	0.00
LOCALES	1,720,867.93	1,731,843.81	1,843,803.21	1,947,403.07	2,017,226.69	2,049,539.97	2,159,235.67	2,274,611.98	0.00
EXTRANJEROS	441,711.54	462,681.46	434,046.63	464,316.60	434,953.13	433,189.60	378,521.53	359,017.75	0.00
TOTAL DE INVERSIONES	828,030.41	864,280.07	829,323.24	789,538.33	856,791.94	910,056.73	944,037.78	899,249.38	0.00
TOTAL DE DEPOSITOS	2,347,654.88	2,386,370.91	2,355,042.27	2,295,704.99	2,456,503.26	2,552,256.17	2,615,759.33	2,639,045.61	0.00
LOCALES	1,414,400.31	1,434,074.51	1,429,110.64	1,383,245.73	1,499,462.70	1,550,074.76	1,608,767.81	1,623,019.51	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	41,083.33	41,083.33	91,083.33	91,083.33	91,083.33	91,083.33	0.00
DEPOSITOS DE PARTICULARES	1,351,159.84	1,372,386.46	1,321,245.03	1,279,234.31	1,326,269.85	1,367,947.93	1,418,329.39	1,430,702.39	0.00
DEPOSITOS DE BANCOS	63,240.46	61,688.05	66,782.27	62,928.09	82,109.52	91,043.50	99,355.09	101,233.79	0.00
EXTRANJEROS	933,254.58	952,296.40	925,931.64	912,459.26	957,040.56	1,002,181.41	1,006,991.53	1,016,026.10	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	810,001.25	795,736.12	818,838.60	809,716.16	844,064.14	882,951.74	883,861.91	868,126.37	0.00
DEPOSITOS DE BANCOS	123,253.33	156,560.29	107,093.04	102,743.10	112,976.42	119,229.67	123,129.62	147,899.72	0.00
PATRIMONIO TOTAL	335,072.17	344,100.53	352,568.70	342,117.71	354,660.09	370,205.44	388,314.96	406,402.54	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,217,661.05	3,238,792.88	3,381,446.13	3,483,646.19	3,703,483.14	3,719,122.66	3,810,230.35	3,865,464.66	0.00
ACTIVOS GENERADORES DE INGRESOS	2,750,773.86	2,841,004.20	2,902,532.04	3,010,798.32	3,149,790.82	3,225,795.82	3,294,484.03	3,367,068.55	0.00
TOTAL DE PRESTAMOS	2,005,098.37	2,061,950.23	2,129,448.65	2,234,217.41	2,307,379.64	2,338,627.42	2,407,803.52	2,522,674.70	0.00
TOTAL DE INVERSIONES	745,675.49	779,053.97	773,083.39	776,580.91	842,411.18	887,168.40	886,680.51	844,393.86	0.00
PATRIMONIO TOTAL	303,822.46	316,756.23	332,579.17	332,257.46	344,866.13	357,152.99	370,441.83	374,260.12	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	148,224.68	39,766.15	81,185.01	124,391.67	170,178.00	45,878.90	91,994.99	139,705.25	0.00
EGRESOS DE OPERACIONES	73,680.39	19,484.46	39,791.13	60,532.13	82,790.71	23,657.58	48,460.15	74,762.63	0.00

INGRESO NETO DE INTERESES	74,544.29	20,281.69	41,393.89	63,859.54	87,387.29	22,221.33	43,534.85	64,942.62	0.00
OTROS INGRESOS	36,587.97	10,032.55	21,243.81	31,115.30	49,673.16	10,909.31	23,808.34	37,358.73	0.00
INGRESO DE OPERACIONES	111,132.27	30,314.24	62,637.69	94,974.83	137,060.45	33,130.63	67,343.18	102,301.36	0.00
EGRESOS GENERALES	63,229.08	15,131.61	32,648.02	50,941.98	68,768.30	18,439.11	41,292.53	61,550.33	0.00
UTILIDAD ANTES DE PROVISIONES	47,903.18	15,182.64	29,989.67	44,032.85	68,292.15	14,691.53	26,050.65	40,751.03	0.00
UTILIDAD DEL PERIODO	40,486.29	12,436.97	24,907.53	36,490.09	56,882.41	13,435.39	24,291.53	34,158.06	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	6,471.14	12,421.65	16,468.43	20,512.84	18,248.50	18,551.96	20,383.87	37,911.16	0.00
TOTAL PROVISIONES PARA PRESTAMOS	20,572.18	22,098.52	28,264.85	28,866.09	26,632.78	26,968.65	28,480.78	31,960.34	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.30	0.57	0.72	0.85	0.74	0.75	0.80	1.44	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	317.91	177.90	171.63	140.72	145.95	145.37	139.72	84.30	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.95	1.01	1.24	1.20	1.09	1.09	1.12	1.21	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.57	9.89	9.81	9.41	9.08	9.35	9.65	9.93	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.20	11.25	11.35	10.69	10.72	10.91	11.15	11.50	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.49	15.68	15.48	14.19	14.46	14.91	15.30	15.43	0.00
INDICE DE ADECUACION DE CAPITAL	15.73	16.34	16.25	16.11	16.15	15.86	15.71	14.11	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.50	12.39	15.13	12.79	18.55	16.41	14.89	15.04	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.06	8.50	9.91	8.07	11.67	10.58	9.68	9.70	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.77	48.61	50.35	47.18	53.43	52.07	50.98	49.12	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.47	1.75	1.72	1.62	1.81	1.67	1.47	1.35	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.26	1.54	1.47	1.40	1.54	1.45	1.28	1.18	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.33	15.71	14.98	14.64	16.49	15.05	13.11	12.17	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.39	5.60	5.59	5.51	5.40	5.69	5.58	5.53	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.68	2.74	2.74	2.68	2.63	2.93	2.94	2.96	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.71	2.86	2.85	2.83	2.77	2.76	2.64	2.57	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.90	49.92	52.12	53.64	50.17	55.66	61.32	60.17	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.33	1.41	1.46	1.38	1.58	1.35	1.45	1.48	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	995.00	1,044.00	1,034.00	1,058.00	1,059.00	1,091.00	1,096.00	1,093.00	0.00
NUMERO DE SUCURSALES	30.00	37.00	38.00	33.00	38.00	30.00	29.00	36.00	0.00
PRESTAMOS / EMPLEADOS	2,173.45	2,102.04	2,202.95	2,279.51	2,315.56	2,275.65	2,315.47	2,409.54	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,359.45	2,285.80	2,277.60	2,169.85	2,319.64	2,339.37	2,386.64	2,414.50	0.00
UTILIDAD NETA / EMPLEADOS	40.69	11.91	24.09	34.49	53.71	12.31	22.16	31.25	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	19.37	15.97	13.51	9.17	11.52	13.85	11.95	12.60	0.00

PRESTAMOS (%)	17.05	13.74	14.98	17.26	13.39	13.13	11.41	9.20	0.00
LOCALES (%)	15.46	10.78	15.36	17.67	17.22	18.34	17.11	16.80	0.00
EXTRANJEROS (%)	23.65	26.39	13.42	15.56	(1.53)	(6.37)	(12.79)	(22.68)	0.00
DEPOSITOS (%)	21.10	19.64	9.34	1.76	4.64	6.95	11.07	14.96	0.00
LOCALES (%)	16.13	19.31	8.51	0.89	6.01	8.09	12.57	17.33	0.00
EXTRANJEROS (%)	29.51	20.13	10.65	3.11	2.55	5.24	8.75	11.35	0.00
PATRIMONIO (%)	22.93	18.90	12.79	6.12	5.85	7.59	10.14	18.79	0.00
UTILIDAD NETA (%)	19.92	44.60	25.74	22.02	40.50	8.03	(2.47)	(6.39)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,115,249.38	2,151,357.06	2,231,624.86	2,351,017.91	2,392,693.14	2,377,785.47	2,411,994.58	2,508,496.68	0.00
MENCION ESPECIAL	36,083.83	31,846.40	44,551.86	56,979.83	53,160.52	83,037.65	91,690.88	97,816.56	0.00
SUBNORMAL	12,743.61	7,828.20	6,965.14	7,904.37	12,407.76	21,998.65	37,118.04	30,812.10	0.00
DUDOSO	3,526.73	14,057.46	13,023.87	13,835.89	12,726.81	15,842.06	9,962.68	10,435.62	0.00
IRRECUPERABLE	15,548.10	11,534.68	9,948.97	10,847.75	7,824.37	11,034.39	15,471.81	18,029.11	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.94	6.12	6.06	6.16	6.11	6.37	6.42	6.24	0.00
AL POR MENOR	6.30	6.62	6.70	6.67	6.59	6.69	6.69	6.80	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.38	3.68	3.65	5.31	5.23	3.60	3.45	3.43	0.00
PRESTAMO PERSONAL AUTO	7.81	7.75	7.66	7.57	7.46	7.40	7.42	7.47	0.00
PRESTAMO PERSONAL	8.86	8.83	8.81	8.76	8.71	8.68	8.63	8.58	0.00
TARJETA DE CREDITO	16.27	16.10	15.39	14.75	14.66	14.42	15.83	15.93	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.86	3.81	3.78	3.74	3.76	3.81	3.84	3.90	0.00
PERSONA JURIDICA	3.84	3.85	3.80	3.77	3.81	3.87	3.90	3.96	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016