

**MULTIBANK, INC.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	3,905,191.18	3,959,999.94	4,025,105.10	4,094,505.87	4,278,344.75	4,355,811.63	4,361,368.34	4,584,461.03	4,650,486.61
ACTIVOS LIQUIDOS	455,722.26	418,884.39	389,443.34	396,979.24	427,165.64	370,902.11	378,476.42	409,341.11	429,429.49
TOTAL DE PRESTAMOS	2,452,179.82	2,482,729.57	2,537,757.20	2,633,629.73	2,708,186.33	2,743,337.09	2,795,024.30	2,867,199.42	2,924,442.12
LOCALES	2,017,226.69	2,049,539.97	2,159,235.67	2,274,611.98	2,364,663.51	2,411,401.07	2,534,976.68	2,612,560.07	2,651,245.86
EXTRANJEROS	434,953.13	433,189.60	378,521.53	359,017.75	343,522.83	331,936.02	260,047.62	254,639.35	273,196.26
TOTAL DE INVERSIONES	856,791.94	910,056.73	944,037.78	899,249.38	959,484.96	1,030,948.52	974,162.15	986,774.18	1,028,927.89
TOTAL DE DEPOSITOS	2,456,503.26	2,552,256.17	2,615,759.33	2,639,045.61	2,745,994.71	2,800,214.95	2,778,655.38	2,760,097.12	2,826,362.10
LOCALES	1,499,462.70	1,550,074.76	1,608,767.81	1,623,019.51	1,689,671.84	1,706,777.06	1,728,918.82	1,706,561.86	1,774,031.20
DEPOSITOS DE OFICIALES	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	87,083.33	87,083.33	102,983.33
DEPOSITOS DE PARTICULARES	1,326,269.85	1,367,947.93	1,418,329.39	1,430,702.39	1,485,216.83	1,492,696.37	1,487,890.65	1,501,789.75	1,549,706.53
DEPOSITOS DE BANCOS	82,109.52	91,043.50	99,355.09	101,233.79	113,371.67	122,997.36	153,944.84	117,688.78	121,341.34
EXTRANJEROS	957,040.56	1,002,181.41	1,006,991.53	1,016,026.10	1,056,322.88	1,093,437.89	1,049,736.56	1,053,535.26	1,052,330.90
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	844,064.14	882,951.74	883,861.91	868,126.37	868,602.31	874,929.97	860,477.42	874,216.24	893,225.11
DEPOSITOS DE BANCOS	112,976.42	119,229.67	123,129.62	147,899.72	187,720.56	218,507.93	189,259.14	179,319.02	159,105.79
PATRIMONIO TOTAL	354,660.09	370,205.44	388,314.96	406,402.54	423,288.67	432,691.92	450,314.90	462,207.97	480,723.75
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	3,703,483.14	3,719,122.66	3,810,230.35	3,865,464.66	4,091,767.96	4,157,905.79	4,193,236.72	4,339,483.45	4,464,415.68
ACTIVOS GENERADORES DE INGRESOS	3,149,790.82	3,225,795.82	3,294,484.03	3,367,068.55	3,488,321.53	3,583,535.95	3,625,490.71	3,693,426.35	3,810,520.65
TOTAL DE PRESTAMOS	2,307,379.64	2,338,627.42	2,407,803.52	2,522,674.70	2,580,183.08	2,613,033.33	2,666,390.75	2,750,414.57	2,816,314.23
TOTAL DE INVERSIONES	842,411.18	887,168.40	886,680.51	844,393.86	908,138.45	970,502.62	959,099.96	943,011.78	994,206.42
PATRIMONIO TOTAL	344,866.13	357,152.99	370,441.83	374,260.12	388,974.38	401,448.68	419,314.93	434,305.25	452,006.21
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	170,178.00	45,878.90	91,994.99	139,705.25	189,767.80	51,140.67	107,375.87	163,473.29	220,686.37
EGRESOS DE OPERACIONES	82,790.71	23,657.58	48,460.15	74,762.63	101,867.75	28,434.02	57,458.52	88,305.20	121,675.10
INGRESO NETO DE INTERESES	87,387.29	22,221.33	43,534.85	64,942.62	87,900.05	22,706.65	49,917.35	75,168.09	99,011.28
OTROS INGRESOS	49,673.16	10,909.31	23,808.34	37,358.73	51,731.98	11,792.94	22,937.94	35,442.49	54,149.60

INGRESO DE OPERACIONES	137,060.45	33,130.63	67,343.18	102,301.36	139,632.03	34,499.59	72,855.30	110,610.58	153,160.88
EGRESOS GENERALES	68,768.30	18,439.11	41,292.53	61,550.33	81,220.73	19,072.83	40,484.96	62,035.28	89,826.88
UTILIDAD ANTES DE PROVISIONES	68,292.15	14,691.53	26,050.65	40,751.03	58,411.30	15,426.76	32,370.33	48,575.30	63,334.00
UTILIDAD DEL PERIODO	56,882.41	13,435.39	24,291.53	34,158.06	50,266.00	13,084.12	25,442.08	36,467.09	55,615.55
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	18,248.50	18,551.96	20,383.87	37,911.16	29,533.37	29,817.21	24,633.06	27,477.90	21,732.75
TOTAL PROVISIONES PARA PRESTAMOS	26,632.78	26,968.65	28,480.78	31,960.34	28,664.65	27,881.66	25,863.32	29,113.17	25,235.61
PRESTAMOS VENCIDOS / PRESTAMOS TO	0.74	0.75	0.80	1.44	1.09	1.09	0.88	0.96	0.74
PROVISIONES / PRESTAMOS VENCIDOS (C	145.95	145.37	139.72	84.30	97.06	93.51	104.99	105.95	116.12
PROVISIONES PARA PRESTAMOS / PRESTA	1.09	1.09	1.12	1.21	1.06	1.02	0.93	1.02	0.86
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.08	9.35	9.65	9.93	9.89	9.93	10.33	10.08	10.34
PATRIMONIO / ACTIVOS GENERADORES D	10.72	10.91	11.15	11.50	11.54	11.46	11.95	11.99	12.16
PATRIMONIO / PRESTAMOS TOTALES (%)	14.46	14.91	15.30	15.43	15.63	15.77	16.11	16.12	16.44
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	16.15	15.86	15.71	14.11	14.77	14.92	15.81	15.70	16.10
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITO	18.55	16.41	14.89	15.04	15.56	13.25	13.62	14.83	15.19
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (	11.67	10.58	9.68	9.70	9.98	8.52	8.68	8.93	9.23
ACTIVOS LIQUIDOS + INVERSIONES / DE	53.43	52.07	50.98	49.12	50.50	50.06	48.68	50.58	51.60
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORE	1.81	1.67	1.47	1.35	1.44	1.46	1.40	1.32	1.46
UTILIDAD NETA / TOTAL DE ACTIVOS (PR	1.54	1.45	1.28	1.18	1.23	1.26	1.21	1.12	1.25
UTILIDAD NETA / PATRIMONIO TOTAL (PI	16.49	15.05	13.11	12.17	12.92	13.04	12.14	11.20	12.30
INGRESOS POR INTERESES / ACTIVOS GE	5.40	5.69	5.58	5.53	5.44	5.71	5.92	5.90	5.79
EGRESOS OPERACIONES / ACTIVOS GENE	2.63	2.93	2.94	2.96	2.92	3.17	3.17	3.19	3.19
INGRESOS NETOS POR INTERESES / ACTI	2.77	2.76	2.64	2.57	2.52	2.53	2.75	2.71	2.60
EGRESOS GENERALES / INGRESOS DE OPI	50.17	55.66	61.32	60.17	58.17	55.28	55.57	56.08	58.65
OTROS INGRESOS / ACTIVOS GENERADOI	1.58	1.35	1.45	1.48	1.48	1.32	1.27	1.28	1.42
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,059.00	1,091.00	1,096.00	1,093.00	1,111.00	1,128.00	1,147.00	1,167.00	1,193.00
NUMERO DE SUCURSALES	38.00	30.00	29.00	36.00	35.00	32.00	31.00	31.00	31.00
PRESTAMOS / EMPLEADOS	2,315.56	2,275.65	2,315.47	2,409.54	2,437.61	2,432.04	2,436.81	2,456.90	2,451.33
DEPOSITOS TOTALES / EMPLEADOS	2,319.64	2,339.37	2,386.64	2,414.50	2,471.64	2,482.46	2,422.54	2,365.12	2,369.12
UTILIDAD NETA / EMPLEADOS	53.71	12.31	22.16	31.25	45.24	11.60	22.18	31.25	46.62
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	11.52	13.85	11.95	12.60	9.56	10.00	8.35	11.97	8.70
PRESTAMOS (%)	13.39	13.13	11.41	9.20	10.44	10.50	10.14	8.87	7.99
LOCALES (%)	17.22	18.34	17.11	16.80	17.22	17.66	17.40	14.86	12.12
EXTRANJEROS (%)	(1.53)	(6.37)	(12.79)	(22.68)	(21.02)	(23.37)	(31.30)	(29.07)	(20.47)

DEPOSITOS (%)	4.64	6.95	11.07	14.96	11.78	9.72	6.23	4.59	2.93
LOCALES (%)	6.01	8.09	12.57	17.33	12.69	10.11	7.47	5.15	4.99
EXTRANJEROS (%)	2.55	5.24	8.75	11.35	10.37	9.11	4.24	3.69	(0.38)
PATRIMONIO (%)	5.85	7.59	10.14	18.79	19.35	16.88	15.97	13.73	13.57
UTILIDAD NETA (%)	40.50	8.03	(2.47)	(6.39)	(11.63)	(2.61)	4.74	6.76	10.64
CLASIFICACION PRESTAMOS									
NORMAL	2,392,693.14	2,377,785.47	2,411,994.58	2,508,496.68	2,596,713.59	2,595,089.86	2,648,393.13	2,690,235.09	2,714,773.35
MENCION ESPECIAL	53,160.52	83,037.65	91,690.88	97,816.56	90,843.90	115,607.68	113,750.11	138,771.82	162,413.10
SUBNORMAL	12,407.76	21,998.65	37,118.04	30,812.10	22,889.33	30,214.40	30,704.98	38,364.98	41,951.83
DUDOSO	12,726.81	15,842.06	9,962.68	10,435.62	10,060.24	8,663.08	12,597.61	17,274.03	17,186.19
IRRECUPERABLE	7,824.37	11,034.39	15,471.81	18,029.11	16,343.93	21,643.73	15,441.79	11,666.65	13,353.27
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.11	6.37	6.42	6.24	6.24	7.08	6.83	6.75	6.79
AL POR MENOR	6.59	6.69	6.69	6.80	6.81	7.47	7.40	7.29	7.31
CONSUMO									
VIVIENDA HIPOTECARIA	5.23	3.60	3.45	3.43	3.40	3.33	5.37	5.34	5.32
PRESTAMO PERSONAL AUTO	7.46	7.40	7.42	7.47	7.42	7.95	7.92	7.96	7.88
PRESTAMO PERSONAL	8.71	8.68	8.63	8.58	8.52	8.49	8.48	8.44	8.42
TARJETA DE CREDITO	14.66	14.42	15.83	15.93	17.62	17.55	17.74	18.09	18.17
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.76	3.81	3.84	3.90	3.93	3.98	4.03	4.06	4.10
PERSONA JURIDICA	3.81	3.87	3.90	3.96	3.99	4.07	4.10	4.15	4.17