

MULTIBANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	4,278,344.75	4,355,811.63	4,361,368.34	4,584,461.03	4,650,486.61	4,583,884.09	4,710,884.64	4,752,543.48	0.00
ACTIVOS LIQUIDOS	427,165.64	370,902.11	378,476.42	409,341.11	429,429.49	365,030.70	361,759.23	289,164.18	0.00
TOTAL DE PRESTAMOS	2,708,186.33	2,743,337.09	2,795,024.30	2,867,199.42	2,924,442.12	2,953,887.10	3,064,580.27	3,151,707.15	0.00
LOCALES	2,364,663.51	2,411,401.07	2,534,976.68	2,612,560.07	2,651,245.86	2,689,430.44	2,801,879.83	2,902,403.92	0.00
EXTRANJEROS	343,522.83	331,936.02	260,047.62	254,639.35	273,196.26	264,456.66	262,700.44	249,303.23	0.00
TOTAL DE INVERSIONES	959,484.96	1,030,948.52	974,162.15	986,774.18	1,028,927.89	1,003,997.24	1,014,688.52	1,012,516.45	0.00
TOTAL DE DEPOSITOS	2,745,994.71	2,800,214.95	2,778,655.38	2,760,097.12	2,826,362.10	2,825,353.37	2,938,011.78	2,918,235.96	0.00
LOCALES	1,689,671.84	1,706,777.06	1,728,918.82	1,706,561.86	1,774,031.20	1,785,988.16	1,816,999.52	1,807,562.15	0.00
DEPOSITOS DE OFICIALES	91,083.33	91,083.33	87,083.33	87,083.33	102,983.33	102,983.33	102,583.33	100,250.00	0.00
DEPOSITOS DE PARTICULARES	1,485,216.83	1,492,696.37	1,487,890.65	1,501,789.75	1,549,706.53	1,577,782.24	1,587,526.67	1,577,915.41	0.00
DEPOSITOS DE BANCOS	113,371.67	122,997.36	153,944.84	117,688.78	121,341.34	105,222.59	126,889.52	129,396.74	0.00
EXTRANJEROS	1,056,322.88	1,093,437.89	1,049,736.56	1,053,535.26	1,052,330.90	1,039,365.21	1,121,012.25	1,110,673.81	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	868,602.31	874,929.97	860,477.42	874,216.24	893,225.11	861,658.89	914,006.31	917,024.77	0.00
DEPOSITOS DE BANCOS	187,720.56	218,507.93	189,259.14	179,319.02	159,105.79	177,706.32	207,005.94	193,649.04	0.00
PATRIMONIO TOTAL	423,288.67	432,691.92	450,314.90	462,207.97	480,723.75	475,063.86	486,968.74	493,989.78	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	4,091,767.96	4,157,905.79	4,193,236.72	4,339,483.45	4,464,415.68	4,469,847.86	4,536,126.49	4,668,502.25	0.00
ACTIVOS GENERADORES DE INGRESOS	3,488,321.53	3,583,535.95	3,625,490.71	3,693,426.35	3,810,520.65	3,866,084.98	3,924,227.62	4,009,098.60	0.00
TOTAL DE PRESTAMOS	2,580,183.08	2,613,033.33	2,666,390.75	2,750,414.57	2,816,314.23	2,848,612.10	2,929,802.29	3,009,453.28	0.00
TOTAL DE INVERSIONES	908,138.45	970,502.62	959,099.96	943,011.78	994,206.42	1,017,472.88	994,425.33	999,645.31	0.00
PATRIMONIO TOTAL	388,974.38	401,448.68	419,314.93	434,305.25	452,006.21	453,877.89	468,641.82	478,098.88	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	189,767.80	51,140.67	107,375.87	163,473.29	220,686.37	57,625.14	116,969.33	178,802.04	0.00
EGRESOS DE OPERACIONES	101,867.75	28,434.02	57,458.52	88,305.20	121,675.10	33,621.37	68,533.14	104,986.20	0.00
INGRESO NETO DE INTERESES	87,900.05	22,706.65	49,917.35	75,168.09	99,011.28	24,003.76	48,436.20	73,815.84	0.00
OTROS INGRESOS	51,731.98	11,792.94	22,937.94	35,442.49	54,149.60	19,941.97	35,675.29	50,600.46	0.00

INGRESO DE OPERACIONES	139,632.03	34,499.59	72,855.30	110,610.58	153,160.88	43,945.73	84,111.48	124,416.30	0.00
EGRESOS GENERALES	81,220.73	19,072.83	40,484.96	62,035.28	89,826.88	28,545.01	53,245.74	78,098.19	0.00
UTILIDAD ANTES DE PROVISIONES	58,411.30	15,426.76	32,370.33	48,575.30	63,334.00	15,400.72	30,865.74	46,318.11	0.00
UTILIDAD DEL PERIODO	50,266.00	13,084.12	25,442.08	36,467.09	55,615.55	15,108.11	32,712.35	43,815.18	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	29,533.37	29,817.21	24,633.06	27,477.90	21,732.75	23,055.31	27,037.96	38,117.23	0.00
TOTAL PROVISIONES PARA PRESTAMOS	28,664.65	27,881.66	25,863.32	29,113.17	25,235.61	32,378.25	28,373.70	28,981.57	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.09	1.09	0.88	0.96	0.74	0.78	0.88	1.21	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	97.06	93.51	104.99	105.95	116.12	140.44	104.94	76.03	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.06	1.02	0.93	1.02	0.86	1.10	0.93	0.92	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.89	9.93	10.33	10.08	10.34	10.36	10.34	10.39	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.54	11.46	11.95	11.99	12.16	12.00	11.94	11.86	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.63	15.77	16.11	16.12	16.44	16.08	15.89	15.67	0.00
INDICE DE ADECUACION DE CAPITAL	14.96	15.15	16.25	16.07	16.45	16.12	15.63	16.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.56	13.25	13.62	14.83	15.19	12.92	12.31	9.91	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.98	8.52	8.68	8.93	9.23	7.96	7.68	6.08	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.50	50.06	48.68	50.58	51.60	48.46	46.85	44.61	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.44	1.46	1.40	1.32	1.46	1.56	1.67	1.46	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.23	1.26	1.21	1.12	1.25	1.35	1.44	1.25	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.92	13.04	12.14	11.20	12.30	13.31	13.96	12.22	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.44	5.71	5.92	5.90	5.79	5.96	5.96	5.95	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.92	3.17	3.17	3.19	3.19	3.48	3.49	3.49	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.52	2.53	2.75	2.71	2.60	2.48	2.47	2.45	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.17	55.28	55.57	56.08	58.65	64.96	63.30	62.77	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.48	1.32	1.27	1.28	1.42	2.06	1.82	1.68	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	1,111.00	1,128.00	1,147.00	1,167.00	1,193.00	1,162.00	1,173.00	1,187.00	0.00
NUMERO DE SUCURSALES	35.00	32.00	31.00	31.00	31.00	31.00	26.00	26.00	0.00
PRESTAMOS / EMPLEADOS	2,437.61	2,432.04	2,436.81	2,456.90	2,451.33	2,542.07	2,612.60	2,655.19	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,471.64	2,482.46	2,422.54	2,365.12	2,369.12	2,431.46	2,504.70	2,458.50	0.00
UTILIDAD NETA / EMPLEADOS	45.24	11.60	22.18	31.25	46.62	13.00	27.89	36.91	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	9.56	10.00	8.35	11.97	8.70	5.24	8.01	3.67	0.00
PRESTAMOS (%)	10.44	10.50	10.14	8.87	7.99	7.67	9.64	9.92	0.00
LOCALES (%)	17.22	17.66	17.40	14.86	12.12	11.53	10.53	11.09	0.00
EXTRANJEROS (%)	(21.02)	(23.37)	(31.30)	(29.07)	(20.47)	(20.33)	1.02	(2.10)	0.00
DEPOSITOS (%)	11.78	9.72	6.23	4.59	2.93	0.90	5.74	5.73	0.00

LOCALES (%)	12.69	10.11	7.47	5.15	4.99	4.64	5.09	5.92	0.00
EXTRANJEROS (%)	10.37	9.11	4.24	3.69	(0.38)	(4.95)	6.79	5.42	0.00
PATRIMONIO (%)	19.35	16.88	15.97	13.73	13.57	9.79	8.14	6.88	0.00
UTILIDAD NETA (%)	(11.63)	(2.61)	4.74	6.76	10.64	15.47	28.58	20.15	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,596,713.59	2,595,089.86	2,648,393.13	2,690,235.09	2,714,773.35	2,693,955.36	2,833,322.59	2,888,873.54	0.00
MENCION ESPECIAL	90,843.90	115,607.68	113,750.11	138,771.82	162,413.10	185,659.51	172,451.31	209,627.07	0.00
SUBNORMAL	22,889.33	30,214.40	30,704.98	38,364.98	41,951.83	57,938.58	41,921.23	39,122.81	0.00
DUDOSO	10,060.24	8,663.08	12,597.61	17,274.03	17,186.19	9,397.64	18,313.50	16,609.48	0.00
IRRECUPERABLE	16,343.93	21,643.73	15,441.79	11,666.65	13,353.27	39,314.25	26,945.34	26,455.83	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.24	7.08	6.83	6.75	6.79	6.85	6.85	6.85	0.00
AL POR MENOR	6.81	7.47	7.40	7.29	7.31	7.85	7.81	8.03	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	3.40	3.33	5.37	5.34	5.32	5.18	5.37	5.37	0.00
PRESTAMO PERSONAL AUTO	7.42	7.95	7.92	7.96	7.88	8.24	8.13	8.05	0.00
PRESTAMO PERSONAL	8.52	8.49	8.48	8.44	8.42	8.41	8.37	8.35	0.00
TARJETA DE CREDITO	17.62	17.55	17.74	18.09	18.17	18.13	18.01	17.98	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.93	3.98	4.03	4.06	4.10	4.14	4.17	4.20	0.00
PERSONA JURIDICA	3.99	4.07	4.10	4.15	4.17	4.17	4.21	4.25	0.00