

MULTIBANK, INC.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2019
(En Miles de Balboas)

| | 2017 | | 2018 | | | | 2019 | | | |
|---------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------|--|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre | |
| BALANCE DE SITUACION | | | | | | | | | | |
| TOTAL DE ACTIVOS | 4,650,486.61 | 4,583,884.09 | 4,710,884.64 | 4,752,543.48 | 4,874,293.33 | 4,824,568.77 | 4,942,576.06 | 4,786,926.73 | 0.00 | |
| ACTIVOS LIQUIDOS | 429,429.49 | 365,030.70 | 361,759.23 | 289,164.18 | 327,672.54 | 351,165.55 | 465,017.80 | 341,181.09 | 0.00 | |
| TOTAL DE PRESTAMOS | 2,924,442.12 | 2,953,887.10 | 3,064,580.27 | 3,151,707.15 | 3,205,914.34 | 3,189,737.67 | 3,249,344.25 | 3,276,084.64 | 0.00 | |
| LOCALES | 2,651,245.86 | 2,689,430.44 | 2,801,879.83 | 2,902,403.92 | 2,955,880.63 | 2,969,814.59 | 3,004,031.64 | 3,034,806.19 | 0.00 | |
| EXTRANJEROS | 273,196.26 | 264,456.66 | 262,700.44 | 249,303.23 | 250,033.72 | 219,923.08 | 245,312.61 | 241,278.45 | 0.00 | |
| TOTAL DE INVERSIONES | 1,028,927.89 | 1,003,997.24 | 1,014,688.52 | 1,012,516.45 | 968,114.50 | 870,835.54 | 818,936.73 | 782,481.55 | 0.00 | |
| TOTAL DE DEPOSITOS | 2,826,362.10 | 2,825,353.37 | 2,938,011.78 | 2,918,235.96 | 2,934,392.35 | 2,883,261.61 | 2,952,198.21 | 2,857,210.36 | 0.00 | |
| LOCALES | 1,774,031.20 | 1,785,988.16 | 1,816,999.52 | 1,807,562.15 | 1,828,946.14 | 1,803,278.96 | 1,891,248.73 | 1,862,985.36 | 0.00 | |
| DEPOSITOS DE OFICIALES | 102,983.33 | 102,983.33 | 102,583.33 | 100,250.00 | 100,250.00 | 90,250.00 | 90,250.00 | 90,250.00 | 0.00 | |
| DEPOSITOS DE PARTICULARES | 1,549,706.53 | 1,577,782.24 | 1,587,526.67 | 1,577,915.41 | 1,592,679.99 | 1,598,680.97 | 1,638,650.11 | 1,645,872.48 | 0.00 | |
| DEPOSITOS DE BANCOS | 121,341.34 | 105,222.59 | 126,889.52 | 129,396.74 | 136,016.15 | 114,347.99 | 162,348.62 | 126,862.88 | 0.00 | |
| EXTRANJEROS | 1,052,330.90 | 1,039,365.21 | 1,121,012.25 | 1,110,673.81 | 1,105,446.21 | 1,079,982.65 | 1,060,949.48 | 994,225.00 | 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 | 893,225.11 | 861,658.89 | 914,006.31 | 917,024.77 | 938,563.78 | 973,031.61 | 951,920.28 | 899,401.67 | 0.00 | |
| DEPOSITOS DE BANCOS | 159,105.79 | 177,706.32 | 207,005.94 | 193,649.04 | 166,882.43 | 106,951.04 | 109,029.20 | 94,823.34 | 0.00 | |
| PATRIMONIO TOTAL | 480,723.75 | 475,063.86 | 486,968.74 | 493,989.78 | 516,646.56 | 540,402.49 | 555,159.98 | 573,866.98 | 0.00 | |
| PROMEDIO (12 MESES) | | | | | | | | | | |
| TOTAL DE ACTIVOS | 4,464,415.68 | 4,469,847.86 | 4,536,126.49 | 4,668,502.25 | 4,762,389.97 | 4,704,226.43 | 4,826,730.35 | 4,769,735.11 | 0.00 | |
| ACTIVOS GENERADORES DE INGRESOS | 3,810,520.65 | 3,866,084.98 | 3,924,227.62 | 4,009,098.60 | 4,063,699.43 | 4,009,228.78 | 4,073,774.88 | 4,111,394.90 | 0.00 | |
| TOTAL DE PRESTAMOS | 2,816,314.23 | 2,848,612.10 | 2,929,802.29 | 3,009,453.28 | 3,065,178.23 | 3,071,812.39 | 3,156,962.26 | 3,213,895.90 | 0.00 | |
| TOTAL DE INVERSIONES | 994,206.42 | 1,017,472.88 | 994,425.33 | 999,645.31 | 998,521.19 | 937,416.39 | 916,812.62 | 897,499.00 | 0.00 | |
| PATRIMONIO TOTAL | 452,006.21 | 453,877.89 | 468,641.82 | 478,098.88 | 498,685.15 | 507,733.17 | 521,064.36 | 533,928.38 | 0.00 | |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | | |
| INGRESOS POR INTERESES | 220,686.37 | 57,625.14 | 116,969.33 | 178,802.04 | 242,258.18 | 61,704.77 | 123,182.40 | 185,242.10 | 0.00 | |
| EGRESOS DE OPERACIONES | 121,675.10 | 33,621.37 | 68,533.14 | 104,986.20 | 143,277.79 | 39,357.03 | 79,717.53 | 120,361.84 | 0.00 | |
| INGRESO NETO DE INTERESES | 99,011.28 | 24,003.76 | 48,436.20 | 73,815.84 | 98,980.39 | 22,347.74 | 43,464.87 | 64,880.26 | 0.00 | |
| OTROS INGRESOS | 54,149.60 | 19,941.97 | 35,675.29 | 50,600.46 | 78,653.69 | 22,693.06 | 45,947.46 | 73,525.96 | 0.00 | |
| INGRESO DE OPERACIONES | 153,160.88 | 43,945.73 | 84,111.48 | 124,416.30 | 177,634.08 | 45,040.79 | 89,412.33 | 138,406.23 | 0.00 | |

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| EGRESOS GENERALES | 89,826.88 | 28,545.01 | 53,245.74 | 78,098.19 | 109,997.07 | 21,911.91 | 47,248.76 | 72,053.10 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 63,334.00 | 15,400.72 | 30,865.74 | 46,318.11 | 67,637.01 | 23,128.89 | 42,163.58 | 66,353.12 | 0.00 |
| UTILIDAD DEL PERIODO | 55,615.55 | 15,108.11 | 32,712.35 | 43,815.18 | 65,530.20 | 19,184.37 | 32,923.70 | 50,451.30 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 21,732.75 | 23,055.31 | 27,037.96 | 38,117.23 | 33,253.57 | 43,134.73 | 49,805.48 | 55,225.41 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 25,235.61 | 32,378.25 | 28,373.70 | 28,981.57 | 33,466.71 | 33,033.85 | 40,021.81 | 41,367.06 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.74 | 0.78 | 0.88 | 1.21 | 1.04 | 1.35 | 1.53 | 1.69 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 116.12 | 140.44 | 104.94 | 76.03 | 100.64 | 76.58 | 80.36 | 74.91 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.86 | 1.10 | 0.93 | 0.92 | 1.04 | 1.04 | 1.23 | 1.26 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.34 | 10.36 | 10.34 | 10.39 | 10.60 | 11.20 | 11.23 | 11.99 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 12.16 | 12.00 | 11.94 | 11.86 | 12.38 | 13.31 | 13.65 | 14.14 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 16.44 | 16.08 | 15.89 | 15.67 | 16.12 | 16.94 | 17.09 | 17.52 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 16.10 | 15.63 | 15.56 | 16.00 | 18.90 | 18.19 | 20.38 | 20.95 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 15.19 | 12.92 | 12.31 | 9.91 | 11.17 | 12.18 | 15.75 | 11.94 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 9.23 | 7.96 | 7.68 | 6.08 | 6.72 | 7.28 | 9.41 | 7.13 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 51.60 | 48.46 | 46.85 | 44.61 | 44.16 | 42.38 | 43.49 | 39.33 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.46 | 1.56 | 1.67 | 1.46 | 1.61 | 1.91 | 1.62 | 1.64 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 1.25 | 1.35 | 1.44 | 1.25 | 1.38 | 1.63 | 1.36 | 1.41 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 12.30 | 13.31 | 13.96 | 12.22 | 13.14 | 15.11 | 12.64 | 12.60 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.79 | 5.96 | 5.96 | 5.95 | 5.96 | 6.16 | 6.05 | 6.01 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.19 | 3.48 | 3.49 | 3.49 | 3.53 | 3.93 | 3.91 | 3.90 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.60 | 2.48 | 2.47 | 2.45 | 2.44 | 2.23 | 2.13 | 2.10 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 58.65 | 64.96 | 63.30 | 62.77 | 61.92 | 48.65 | 52.84 | 52.06 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.42 | 2.06 | 1.82 | 1.68 | 1.94 | 2.26 | 2.26 | 2.38 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 1,193.00 | 1,162.00 | 1,173.00 | 1,187.00 | 1,184.00 | 1,165.00 | 1,148.00 | 1,146.00 | 0.00 |
| NUMERO DE SUCURSALES | 31.00 | 31.00 | 26.00 | 26.00 | 26.00 | 26.00 | 24.00 | 24.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 2,451.33 | 2,542.07 | 2,612.60 | 2,655.19 | 2,707.70 | 2,737.97 | 2,830.44 | 2,858.71 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 2,369.12 | 2,431.46 | 2,504.70 | 2,458.50 | 2,478.37 | 2,474.90 | 2,571.60 | 2,493.20 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 46.62 | 13.00 | 27.89 | 36.91 | 55.35 | 16.47 | 28.68 | 44.02 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 8.70 | 5.24 | 8.01 | 3.67 | 4.81 | 5.25 | 4.92 | 0.72 | 0.00 |
| PRESTAMOS (%) | 7.99 | 7.67 | 9.64 | 9.92 | 9.62 | 7.98 | 6.03 | 3.95 | 0.00 |
| LOCALES (%) | 12.12 | 11.53 | 10.53 | 11.09 | 11.49 | 10.43 | 7.21 | 4.56 | 0.00 |
| EXTRANJEROS (%) | (20.47) | (20.33) | 1.02 | (2.10) | (8.48) | (16.84) | (6.62) | (3.22) | 0.00 |
| DEPOSITOS (%) | 2.93 | 0.90 | 5.74 | 5.73 | 3.82 | 2.05 | 0.48 | (2.09) | 0.00 |
| LOCALES (%) | 4.99 | 4.64 | 5.09 | 5.92 | 3.10 | 0.97 | 4.09 | 3.07 | 0.00 |

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|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------|
| EXTRANJEROS (%) | (0.38) | (4.95) | 6.79 | 5.42 | 5.05 | 3.91 | (5.36) | (10.48) | 0.00 |
| PATRIMONIO (%) | 13.57 | 9.79 | 8.14 | 6.88 | 7.47 | 13.75 | 14.00 | 16.17 | 0.00 |
| UTILIDAD NETA (%) | 10.64 | 15.47 | 28.58 | 20.15 | 17.83 | 26.98 | 0.65 | 15.15 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 2,714,773.35 | 2,693,955.36 | 2,833,322.59 | 2,888,873.54 | 2,947,958.18 | 2,891,821.21 | 2,958,650.35 | 2,945,954.92 | 0.00 |
| MENCION ESPECIAL | 162,413.10 | 185,659.51 | 172,451.31 | 209,627.07 | 183,163.18 | 211,011.17 | 205,359.84 | 236,409.86 | 0.00 |
| SUBNORMAL | 41,951.83 | 57,938.58 | 41,921.23 | 39,122.81 | 50,812.68 | 60,850.21 | 62,322.83 | 63,845.82 | 0.00 |
| DUDOSO | 17,186.19 | 9,397.64 | 18,313.50 | 16,609.48 | 26,637.20 | 27,285.30 | 28,419.16 | 26,900.69 | 0.00 |
| IRRECUPERABLE | 13,353.27 | 39,314.25 | 26,945.34 | 26,455.83 | 30,809.81 | 31,803.62 | 34,613.88 | 44,340.43 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 6.79 | 6.85 | 6.85 | 6.85 | 6.74 | 7.01 | 7.09 | 6.93 | 0.00 |
| AL POR MENOR | 7.31 | 7.85 | 7.81 | 8.03 | 7.98 | 7.94 | 7.81 | 7.81 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.32 | 5.18 | 5.37 | 5.37 | 5.34 | 5.34 | 5.45 | 5.60 | 0.00 |
| PRESTAMO PERSONAL AUTO | 7.88 | 8.24 | 8.13 | 8.05 | 8.01 | 8.05 | 8.07 | 8.26 | 0.00 |
| PRESTAMO PERSONAL | 8.42 | 8.41 | 8.37 | 8.35 | 8.34 | 8.30 | 8.28 | 8.28 | 0.00 |
| TARJETA DE CREDITO | 18.17 | 18.13 | 18.01 | 17.98 | 21.42 | 21.41 | 21.31 | 21.31 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.10 | 4.14 | 4.17 | 4.20 | 4.23 | 4.27 | 4.30 | 4.31 | 0.00 |
| PERSONA JURIDICA | 4.17 | 4.17 | 4.21 | 4.25 | 4.29 | 4.34 | 4.39 | 4.45 | 0.00 |