

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

	2017		2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre	
<b>BALANCE DE SITUACION</b>										
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	4,784,837.64	
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	253,192.47	
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	3,292,908.06	
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	3,066,971.83	
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	225,936.23	
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	822,768.41	
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	2,852,090.52	
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	1,888,454.70	
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	90,250.00	
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	1,665,303.36	
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	132,901.34	
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	963,635.82	
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	897,800.69	
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	65,835.12	
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	580,277.65	
<b>PROMEDIO (12 MESES)</b>										
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	4,829,565.49	
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	4,144,852.65	
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	3,249,411.20	
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	895,441.45	
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	548,462.10	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
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	247,733.99	
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	161,758.31	
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	85,975.69	
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	92,940.77	
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	178,916.46	
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	99,608.44	
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	79,308.02	
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	56,712.25	
<b>CALIDAD DE ACTIVOS</b>										
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	51,695.61	
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	45,111.47	
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.74	0.78	0.88	1.21	1.04	1.35	1.53	1.69	1.57	
PROVISIONES / PRESTAMOS VENCIDOS (%)	116.12	140.44	104.94	76.03	100.64	76.58	80.36	74.91	87.26	
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.86	1.10	0.93	0.92	1.04	1.04	1.23	1.26	1.37	
<b>RAZONES DE CAPITAL</b>										
PATRIMONIO / ACTIVOS TOTALES (%)	10.34	10.36	10.34	10.39	10.60	11.20	11.23	11.99	12.13	

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.16	12.00	11.94	11.86	12.38	13.31	13.65	14.14	14.10
PATRIMONIO / PRESTAMOS TOTALES (%)	16.44	16.08	15.89	15.67	16.12	16.94	17.09	17.52	17.62
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	8.88
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.23	7.96	7.68	6.08	6.72	7.28	9.41	7.13	5.29
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	51.60	48.46	46.85	44.61	44.16	42.38	43.49	39.33	37.73
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.46	1.56	1.67	1.46	1.61	1.91	1.62	1.64	1.37
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.25	1.35	1.44	1.25	1.38	1.63	1.36	1.41	1.17
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	12.30	13.31	13.96	12.22	13.14	15.11	12.64	12.60	10.34
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.79	5.96	5.96	5.95	5.96	6.16	6.05	6.01	5.98
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	3.48	3.49	3.49	3.53	3.93	3.91	3.90	3.90
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	2.07
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	58.65	64.96	63.30	62.77	61.92	48.65	52.84	52.06	55.67
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.42	2.06	1.82	1.68	1.94	2.26	2.26	2.38	2.24
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	1,144.00
NUMERO DE SUCURSALES	31.00	31.00	26.00	26.00	26.00	26.00	24.00	24.00	24.00
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	2,878.42
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	2,493.09
UTILIDAD NETA / EMPLEADOS	46.62	13.00	27.89	36.91	55.35	16.47	28.68	44.02	49.57
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.70	5.24	8.01	3.67	4.81	5.25	4.92	0.72	(1.84)
PRESTAMOS (%)	7.99	7.67	9.64	9.92	9.62	7.98	6.03	3.95	2.71
LOCALES (%)	12.12	11.53	10.53	11.09	11.49	10.43	7.21	4.56	3.76
EXTRANJEROS (%)	(20.47)	(20.33)	1.02	(2.10)	(8.48)	(16.84)	(6.62)	(3.22)	(9.64)
DEPOSITOS (%)	2.93	0.90	5.74	5.73	3.82	2.05	0.48	(2.09)	(2.80)
LOCALES (%)	4.99	4.64	5.09	5.92	3.10	0.97	4.09	3.07	3.25
EXTRANJEROS (%)	(0.38)	(4.95)	6.79	5.42	5.05	3.91	(5.36)	(10.48)	(12.83)
PATRIMONIO (%)	13.57	9.79	8.14	6.88	7.47	13.75	14.00	16.17	12.32
UTILIDAD NETA (%)	10.64	15.47	28.58	20.15	17.83	26.98	0.65	15.15	(13.46)
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	2,918,903.12
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	279,403.82
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	64,116.07
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	25,309.49
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	50,287.03
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.79	6.85	6.85	6.85	6.74	7.01	7.09	6.93	6.82
AL POR MENOR	7.31	7.85	7.81	8.03	7.98	7.94	7.81	7.81	7.77
CONSUMO									
VIVIENDA HIPOTECARIA	5.32	5.18	5.37	5.37	5.34	5.34	5.45	5.60	5.60
PRESTAMO PERSONAL AUTO	7.88	8.24	8.13	8.05	8.01	8.05	8.07	8.26	8.17
PRESTAMO PERSONAL	8.42	8.41	8.37	8.35	8.34	8.30	8.28	8.28	8.26
TARJETA DE CREDITO	18.17	18.13	18.01	17.98	21.42	21.41	21.31	21.31	21.34
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.10	4.14	4.17	4.20	4.23	4.27	4.30	4.31	4.34
PERSONA JURIDICA	4.17	4.17	4.21	4.25	4.29	4.34	4.39	4.45	4.49