

BALANCE DE SITUACION
Metrobank, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(19,673.63)	(13.98%)	140,701.62	126,644.40	120,615.04	132,750.62	120,436.36	126,729.53	122,162.27	113,458.31	141,534.06	130,896.08	159,331.81	129,487.04	121,027.99
Depositos Locales en Bancos	(39,096.98)	(49.34%)	79,241.71	79,932.52	76,476.37	50,549.78	41,182.18	46,513.68	51,392.56	42,504.57	59,065.67	53,668.04	59,580.05	38,278.33	40,144.73
A la Vista	18,504.45	353.13%	5,240.10	5,929.05	6,071.06	5,144.28	5,781.77	6,111.84	5,987.69	8,104.05	6,664.08	5,764.89	6,674.94	11,877.58	23,744.55
A Plazo	(57,601.42)	(77.84%)	74,001.61	74,003.47	70,405.30	45,405.49	35,400.41	40,401.84	45,404.87	34,400.51	52,401.58	47,903.15	52,905.11	26,400.75	16,400.19
Depositos Extranjeros en Bancos	16,783.41	28.31%	59,275.50	43,276.04	39,733.66	77,034.01	72,473.95	75,841.03	67,836.60	64,957.86	77,267.19	70,218.69	90,252.07	87,046.71	76,058.91
A la Vista	7,138.67	18.71%	38,155.34	22,150.75	18,606.66	35,905.17	31,343.12	34,209.92	29,218.80	25,935.83	38,243.07	31,192.14	51,222.76	51,512.64	45,294.01
A Plazo	9,644.74	45.67%	21,120.16	21,125.29	21,127.00	41,128.84	41,130.83	41,631.11	38,617.81	39,022.03	39,024.13	39,026.54	39,029.30	35,534.07	30,764.90
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	2,639.94	120.85%	2,184.41	3,435.84	4,405.02	5,166.84	6,780.23	4,374.82	2,933.11	5,995.88	5,201.20	7,009.35	9,499.70	4,162.00	4,824.35
CARTERA CREDITICIA	53,777.77	20.56%	261,520.70	270,701.22	269,620.22	274,666.99	292,831.31	297,279.25	297,496.29	285,066.06	300,033.22	316,484.67	307,829.37	318,015.05	315,298.47
Locales	57,276.42	22.34%	256,400.98	265,574.69	265,229.20	269,387.57	286,883.87	290,708.09	293,678.16	281,408.29	297,411.04	314,684.18	306,589.18	316,421.50	313,677.40
Extranjero	(2,722.10)	(34.88%)	7,804.87	7,849.86	7,095.89	8,024.30	8,792.26	9,454.47	6,739.87	6,569.58	5,834.52	5,355.79	4,734.59	5,041.21	5,082.77
Menos Provisiones	776.55	28.92%	2,685.15	2,723.34	2,704.88	2,744.88	2,844.82	2,883.31	2,921.74	2,911.81	3,212.34	3,555.31	3,494.40	3,447.66	3,461.70
Locales	778.13	29.00%	2,683.57	2,710.38	2,694.74	2,723.92	2,822.36	2,857.51	2,921.74	2,911.81	3,168.50	3,510.76	3,457.58	3,446.97	3,461.70
Extranjero	(1.58)	(100.00%)	1.58	12.96	10.13	20.96	22.46	25.80	0.00	0.00	43.84	44.54	36.82	0.68	0.00
INVERSIONES EN VALORES	25,037.48	51.99%	48,162.29	48,243.37	56,052.20	55,980.57	68,709.47	68,469.26	68,386.63	68,473.88	46,762.41	46,764.03	47,189.81	57,272.41	73,199.78
Locales	22,851.36	48.11%	47,498.25	47,431.76	55,279.89	55,203.48	68,098.65	67,983.11	67,976.57	68,063.82	46,340.70	46,267.32	46,604.94	56,718.31	70,349.61
Extranjero	2,186.12	329.21%	664.05	811.62	772.31	777.09	610.82	486.15	410.06	410.06	721.70	496.70	584.86	554.11	2,850.17
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	3,027.33	15.38%	19,682.21	19,516.79	19,656.15	16,683.20	22,075.62	22,466.62	22,760.42	22,921.28	23,367.54	22,483.17	23,721.80	22,568.33	22,709.54
Locales	3,056.91	15.63%	19,553.14	19,331.20	19,523.37	16,502.91	21,925.35	22,357.60	22,658.16	22,772.10	23,308.93	22,433.08	23,654.10	22,510.07	22,610.05
Extranjero	(29.58)	(22.92%)	129.07	185.58	132.78	180.29	150.27	109.03	102.26	149.18	58.61	50.09	67.70	58.26	99.49
TOTAL DE ACTIVOS	62,168.96	13.23%	470,066.82	465,105.78	465,943.61	480,081.39	504,052.76	514,944.67	510,805.61	489,919.52	511,697.22	516,627.94	538,072.79	527,342.83	532,235.78
DEPOSITOS	53,069.88	12.99%	408,450.63	402,879.75	403,446.50	417,665.38	441,105.64	446,655.53	443,961.02	421,941.06	433,070.09	443,354.65	460,865.78	454,101.38	461,520.51
Locales	43,899.09	11.84%	370,793.12	367,811.06	372,102.05	386,109.18	399,730.49	406,582.94	402,212.84	383,482.18	389,820.20	400,047.10	416,687.69	406,362.02	414,692.21

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	44,338.61	13.02%	340,669.56	332,671.49	346,037.78	362,512.52	373,650.41	380,529.60	375,952.41	359,148.48	365,599.39	371,383.04	387,776.09	382,470.53	385,008.17
A la Vista	(670.92)	(1.40%)	47,984.79	48,101.80	41,675.70	47,393.25	45,809.22	44,934.02	41,036.09	45,186.52	40,224.24	43,238.97	41,700.58	43,530.64	47,313.88
A Plazo	29,845.73	11.70%	255,044.12	247,403.54	257,179.15	264,564.90	273,439.31	278,087.30	276,938.27	252,636.21	262,200.48	269,971.32	277,818.06	278,809.91	284,889.85
De Ahorros	15,163.80	40.29%	37,640.65	37,166.15	47,182.92	50,554.37	54,401.87	57,508.28	57,978.06	61,325.75	63,174.67	58,172.75	68,257.44	60,129.99	52,804.45
De Bancos	(439.52)	(1.46%)	30,123.56	35,139.57	26,064.27	23,596.66	26,080.08	26,053.35	26,260.42	24,333.70	24,220.82	28,664.06	28,911.60	23,891.48	29,684.04
A la Vista	2,249.38	8,346.45%	26.95	40.04	11.79	48.94	30.29	3.96	32.08	106.03	37.20	45.97	291.32	269.13	2,276.33
A Plazo	(2,688.90)	(8.93%)	30,096.61	35,099.54	26,052.48	23,547.73	26,049.79	26,049.39	26,228.35	24,227.67	24,183.61	28,618.09	28,620.28	23,622.35	27,407.71
Extranjero	9,170.79	24.35%	37,657.51	35,068.69	31,344.46	31,556.20	41,375.15	40,072.59	41,748.18	38,458.88	43,249.89	43,307.55	44,178.09	47,739.36	46,828.30
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	9,195.69	24.44%	37,632.61	35,043.79	31,344.46	31,556.20	41,375.15	40,072.59	41,748.18	38,458.88	43,249.89	43,307.55	44,178.09	47,739.36	46,828.30
A la Vista	2,222.45	44.45%	4,999.56	4,595.21	4,362.02	4,242.84	5,952.80	5,150.05	4,800.56	4,227.05	5,877.44	5,836.62	10,322.00	8,265.49	7,222.01
A Plazo	8,431.26	42.84%	19,679.10	19,040.54	19,098.33	19,361.66	24,583.13	24,973.19	24,551.14	24,651.89	25,063.31	21,779.39	24,593.17	29,107.08	28,110.36
De Ahorros	(1,458.02)	(11.26%)	12,953.94	11,408.04	7,884.10	7,951.70	10,839.23	9,949.35	12,396.49	9,579.94	12,309.15	15,691.54	9,262.92	10,366.79	11,495.92
De Bancos	(24.90)	(100.00%)	24.90	24.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	(24.90)	(100.00%)	24.90	24.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.62	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.62	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	3,533.34	54.18%	6,521.90	7,147.27	7,423.58	7,429.03	6,968.66	12,261.04	10,448.14	11,167.59	20,018.71	14,258.93	17,615.99	13,180.68	10,055.24
Locales	3,433.86	54.15%	6,340.95	6,960.43	7,203.98	7,181.47	6,722.65	11,997.46	10,185.63	10,980.93	19,801.59	14,028.60	17,229.41	12,915.55	9,774.81
Extranjero	99.49	54.98%	180.95	186.84	219.60	247.56	246.00	263.58	262.51	186.66	217.13	230.32	386.58	265.13	280.44
PATRIMONIO	5,565.73	10.10%	55,094.30	55,078.77	55,073.53	54,986.98	55,978.46	56,028.09	56,396.46	56,810.88	58,608.41	58,896.75	59,591.02	60,060.78	60,660.03
Capital	0.00	0.00%	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	3,619.17	117.28%	3,085.86	6,266.30	6,266.30	5,936.55	6,705.66	6,705.04	6,655.79	6,651.61	6,705.66	6,705.03	6,705.04	6,705.04	6,705.04
Utilidad de Periodo	1,418.74	39.20%	3,619.17	211.23	331.97	490.11	682.11	850.02	1,050.83	1,469.68	2,902.21	3,416.52	4,022.98	4,523.84	5,037.92

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Metrobank, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2009	2010											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	527.82	(32.77%)	(1,610.74)	(1,398.76)	(1,524.75)	(1,439.68)	(1,409.31)	(1,526.96)	(1,310.17)	(1,310.42)	(999.46)	(1,224.81)	(1,137.00)	(1,168.10)	(1,082.92)
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	62,168.96	13.23%	470,066.82	465,105.78	465,943.61	480,081.39	504,052.76	514,944.67	510,805.61	489,919.52	511,697.22	516,627.94	538,072.79	527,342.83	532,235.78