

BALANCE DE SITUACION
Multibank, Inc.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	58,181.94	31.62%	183,986.51	212,920.53	186,990.50	169,813.46	143,944.60	181,973.92	200,726.85	238,960.63	159,497.53	218,167.27	164,822.26	188,900.91	242,168.45
Depositos Locales en Bancos	(112.77)	(0.30%)	37,155.37	32,189.43	35,377.15	34,936.76	34,863.51	30,005.31	35,792.54	36,897.56	29,296.82	36,206.26	33,234.11	37,974.78	37,042.60
A la Vista	(376.17)	(2.99%)	12,567.52	12,604.02	9,354.21	9,795.80	9,719.45	8,781.48	9,611.68	10,048.16	9,413.83	10,432.94	10,359.79	10,598.69	12,191.35
A Plazo	263.39	1.07%	24,587.85	19,585.41	26,022.94	25,140.95	25,144.07	21,223.83	26,180.86	26,849.40	19,883.00	25,773.32	22,874.32	27,376.09	24,851.24
Depositos Extranjeros en Bancos	39,727.24	30.39%	130,709.57	162,861.95	135,804.50	113,700.92	93,827.80	134,418.16	150,189.70	184,697.05	113,252.50	161,575.96	110,164.93	127,590.75	170,436.80
A la Vista	4,069.74	23.02%	17,681.87	24,675.42	23,701.43	30,608.47	33,617.65	46,628.36	50,267.10	24,637.81	20,556.79	9,086.01	14,689.13	19,971.83	21,751.61
A Plazo	35,657.50	31.55%	113,027.70	138,186.53	112,103.07	83,092.45	60,210.15	87,789.80	99,922.60	160,059.24	92,695.71	152,489.96	95,475.80	107,618.92	148,685.20
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	18,567.48	115.17%	16,121.57	17,869.15	15,808.85	21,175.78	15,253.30	17,550.45	14,744.61	17,366.01	16,948.21	20,385.04	21,423.22	23,335.38	34,689.05
CARTERA CREDITICIA	212,165.63	25.87%	820,120.00	798,273.06	805,169.86	817,299.00	826,840.40	830,046.84	921,185.39	932,894.66	958,288.77	987,901.08	1,027,099.86	1,047,783.39	1,032,285.63
Locales	182,664.34	24.33%	750,880.47	738,996.23	736,781.38	739,687.77	746,854.70	766,043.96	839,330.40	847,228.63	877,199.46	904,847.81	938,623.02	955,425.69	933,544.80
Extranjero	31,662.00	37.35%	84,775.60	76,467.34	85,755.39	95,934.15	98,598.12	83,423.68	102,599.19	106,891.87	103,740.16	106,310.37	111,950.80	113,723.41	116,437.60
Menos Provisiones	2,160.70	13.91%	15,536.07	17,190.51	17,366.91	18,322.91	18,612.41	19,420.80	20,744.19	21,225.84	22,650.85	23,257.10	23,473.96	21,365.71	17,696.77
Locales	2,477.17	16.99%	14,577.52	16,221.32	16,379.61	17,655.69	18,003.86	18,828.71	20,157.61	20,634.62	22,052.21	22,630.27	22,832.76	20,717.68	17,054.69
Extranjero	(316.46)	(33.01%)	958.55	969.20	987.30	667.22	608.55	592.09	586.58	591.22	598.63	626.83	641.21	648.04	642.09
INVERSIONES EN VALORES	13,060.68	3.64%	358,417.08	352,797.94	373,025.82	370,173.35	374,377.53	396,019.35	352,731.38	341,418.71	428,014.02	378,738.09	411,022.63	381,135.13	371,477.76
Locales	(5,241.19)	(5.72%)	91,671.20	90,850.16	105,221.38	128,885.11	129,874.56	137,769.78	99,779.48	102,488.52	106,246.56	89,810.78	95,092.73	87,404.54	86,430.01
Extranjero	18,301.87	6.86%	266,745.88	261,947.77	267,804.44	241,288.25	244,502.97	258,249.56	252,951.90	238,930.19	321,767.46	288,927.31	315,929.90	293,730.58	285,047.75
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 ACTIVOS	24,172.87	34.74%	69,583.72	72,179.31	73,541.87	72,282.46	82,744.78	84,295.02	87,051.12	89,244.51	92,953.16	84,334.12	88,516.17	87,727.35	93,756.59
Locales	23,919.13	37.38%	63,985.75	67,876.14	68,840.05	68,241.45	78,383.70	79,077.44	82,330.05	85,509.06	88,013.11	80,603.99	83,616.17	82,458.07	87,904.87
Extranjero	253.75	4.53%	5,597.97	4,303.16	4,701.82	4,041.02	4,361.08	5,217.58	4,721.08	3,735.45	4,940.05	3,730.13	4,900.00	5,269.28	5,851.71
TOTAL DE ACTIVOS	307,581.12	21.48%	1,432,107.31	1,436,170.82	1,438,728.06	1,429,568.28	1,427,907.31	1,492,335.12	1,561,694.75	1,602,518.51	1,638,753.49	1,669,140.56	1,691,460.92	1,705,546.78	1,739,688.43
DEPOSITOS	240,963.00	21.19%	1,137,071.15	1,146,548.71	1,150,533.10	1,155,964.05	1,156,670.89	1,179,750.64	1,226,418.53	1,246,707.19	1,286,279.28	1,306,981.27	1,318,167.33	1,322,735.17	1,378,034.14
Locales	143,486.31	18.27%	785,549.16	787,628.51	783,540.45	788,593.54	792,467.82	793,458.34	827,293.80	827,882.08	836,137.96	858,640.25	878,604.87	886,764.77	929,035.47

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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	146,278.11	19.55%	748,383.64	743,799.16	747,688.94	758,416.85	767,785.61	758,243.53	794,991.58	787,391.67	802,127.96	830,404.22	847,122.64	855,071.02	894,661.75
A la Vista	30,655.55	28.95%	105,907.62	104,449.37	102,090.28	101,827.65	106,853.38	110,055.95	127,042.54	120,650.26	118,414.58	110,949.10	108,682.70	112,479.77	136,563.16
A Plazo	88,963.03	15.40%	577,609.93	569,116.77	572,707.72	578,965.21	579,217.60	567,981.90	580,800.91	586,735.25	605,265.43	632,578.97	647,610.62	653,103.16	666,572.96
De Ahorros	26,659.53	41.10%	64,866.10	70,233.02	72,890.93	77,623.99	81,714.62	80,205.68	87,148.13	80,006.16	78,447.95	86,876.15	90,829.33	89,488.09	91,525.63
De Bancos	(2,791.80)	(7.51%)	37,165.52	43,829.36	35,851.52	30,176.69	24,682.21	35,214.81	32,302.22	40,490.41	34,010.01	28,236.02	31,482.22	31,693.75	34,373.72
A la Vista	7,339.99	144.14%	5,092.43	4,735.49	5,053.02	5,042.68	2,931.46	3,106.87	3,429.37	6,580.18	5,114.51	4,297.21	4,516.77	5,434.78	12,432.42
A Plazo	(10,131.79)	(31.59%)	32,073.09	39,093.87	30,798.50	25,134.01	21,750.75	32,107.94	28,872.85	33,910.23	28,895.49	23,938.81	26,965.45	26,258.97	21,941.31
Extranjero	97,476.68	27.73%	351,521.99	358,920.20	366,992.65	367,370.52	364,203.07	386,292.30	399,124.74	418,825.10	450,141.32	448,341.02	439,562.47	435,970.40	448,998.67
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	67,223.32	21.13%	318,177.51	318,534.82	322,659.15	332,775.79	336,042.23	342,085.36	350,252.08	359,257.97	375,572.62	384,165.58	372,886.46	367,953.15	385,400.83
A la Vista	47,844.32	46.85%	102,111.95	108,003.17	112,580.98	121,736.83	122,251.95	123,004.92	128,712.37	131,504.72	146,518.09	142,414.00	143,619.74	137,869.36	149,956.27
A Plazo	18,562.02	12.12%	153,168.48	148,155.96	146,549.52	154,454.72	155,429.28	158,791.70	158,758.58	162,338.38	163,616.17	180,074.20	168,098.35	168,589.08	171,730.50
De Ahorros	816.99	1.30%	62,897.08	62,375.68	63,528.65	56,584.23	58,361.00	60,288.74	62,781.14	65,414.86	65,438.36	61,677.38	61,168.37	61,494.71	63,714.07
De Bancos	30,253.36	90.73%	33,344.48	40,385.38	44,333.49	34,594.73	28,160.84	44,206.94	48,872.65	59,567.14	74,568.69	64,175.44	66,676.01	68,017.25	63,597.84
A la Vista	27,983.78	571.74%	4,894.51	8,935.41	12,883.52	4,321.28	4,557.02	18,003.12	21,468.83	32,163.32	43,164.87	37,971.62	35,272.19	36,948.42	32,878.29
A Plazo	2,269.58	7.98%	28,449.97	31,449.97	31,449.97	30,273.45	23,603.82	26,203.82	27,403.82	27,403.82	31,403.82	26,203.82	31,403.82	31,068.82	30,719.55
OBLIGACIONES	22,485.55	22.41%	100,352.82	91,513.14	83,306.46	63,105.94	49,272.31	90,636.57	116,401.87	118,939.38	122,169.40	135,850.13	139,331.14	136,765.30	122,838.36
Locales	15,228.24	83.67%	18,199.76	18,144.38	17,900.00	17,900.00	17,900.00	17,900.00	17,900.00	17,900.00	17,900.00	34,676.00	42,714.00	40,657.00	33,428.00
Extranjero	7,257.31	8.83%	82,153.05	73,368.77	65,406.46	45,205.94	31,372.31	72,736.57	98,501.87	101,039.38	104,269.40	101,174.13	96,617.14	96,108.30	89,410.36
OTROS PASIVOS	26,335.89	60.64%	43,431.34	48,657.68	50,167.80	54,266.70	65,077.53	64,620.84	58,047.86	71,962.53	66,239.27	57,998.72	61,262.67	77,141.48	69,767.23
Locales	25,697.30	66.81%	38,462.91	44,399.29	45,598.84	50,609.82	62,462.12	61,599.27	54,624.05	68,064.65	61,709.67	53,322.67	56,013.71	71,655.45	64,160.21
Extranjero	638.60	12.85%	4,968.42	4,258.39	4,568.96	3,656.89	2,615.41	3,021.58	3,423.81	3,897.88	4,529.60	4,676.05	5,248.96	5,486.03	5,607.02
PATRIMONIO	17,796.68	11.77%	151,252.01	149,451.28	154,720.69	156,231.57	156,886.58	157,327.07	160,826.49	164,909.41	164,065.54	168,310.44	172,699.78	168,904.83	169,048.69
Capital	9,420.34	6.67%	141,181.70	141,233.20	142,678.20	142,980.20	143,514.20	144,976.50	145,000.00	145,000.00	145,000.00	145,000.00	145,000.00	145,000.00	150,602.04
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	(447.05)	(81.28%)	550.00	550.00	550.00	550.00	550.00	550.00	318.96	356.61	356.61	239.17	276.39	341.94	102.95
Utilidad de Periodos Anteriores	13,344.72	(106.57%)	(12,522.55)	7,465.33	7,465.33	6,884.08	5,543.87	5,543.87	4,509.88	3,568.62	3,568.62	2,876.68	1,475.42	1,409.88	822.17
Utilidad de Periodo	3,835.49	19.00%	20,183.17	1,492.13	2,615.37	4,569.84	6,214.89	8,187.90	10,594.62	13,502.90	15,005.97	19,602.21	22,720.19	24,105.12	24,018.66

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Ganancia o Perdida en Valores Disponible para la Venta	(8,356.82)	(449.37%)	1,859.69	(1,289.38)	1,411.79	1,247.45	1,063.63	(1,931.19)	403.02	2,481.28	134.34	592.39	3,227.78	(1,952.10)	(6,497.13)
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	307,581.12	21.48%	1,432,107.31	1,436,170.82	1,438,728.06	1,429,568.28	1,427,907.31	1,492,335.12	1,561,694.75	1,602,518.51	1,638,753.49	1,669,140.56	1,691,460.92	1,705,546.78	1,739,688.43