

**BALANCE DE SITUACION**  
**Metrobank, S.A.**  
**DE DICIEMBRE 2010 A DICIEMBRE 2011**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2011												
			2010	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
<b>ACTIVOS LIQUIDOS</b>	(49,905.35)	(41.23%)	121,027.99	101,896.67	88,389.73	133,695.59	128,242.56	134,617.28	101,298.65	55,290.62	54,851.80	58,246.31	54,010.91	59,376.16	71,122.65
Depositos Locales en Bancos	(14,367.79)	(35.79%)	40,144.73	35,577.90	27,637.21	43,427.80	36,904.99	51,878.72	26,160.31	23,799.17	29,255.71	32,153.34	29,500.62	28,448.32	25,776.95
A la Vista	(17,375.05)	(73.17%)	23,744.55	16,177.14	15,235.84	16,025.26	15,501.18	20,474.18	15,755.40	13,394.18	12,350.63	6,247.95	6,094.65	6,541.56	6,369.50
A Plazo	3,007.26	18.34%	16,400.19	19,400.75	12,401.36	27,402.54	21,403.81	31,404.53	10,404.91	10,404.99	16,905.07	25,905.39	23,405.97	21,906.76	19,407.45
Depositos Extranjeros en Bancos	(42,234.83)	(55.53%)	76,058.91	61,773.41	56,314.54	86,831.36	85,924.79	76,601.54	71,943.98	26,967.27	21,003.81	22,617.70	20,409.69	27,487.51	33,824.08
A la Vista	(12,155.27)	(26.84%)	45,294.01	41,007.45	35,298.38	65,631.03	64,723.68	55,399.72	50,741.13	20,782.89	20,318.60	21,932.39	19,724.35	26,802.12	33,138.74
A Plazo	(30,079.55)	(97.77%)	30,764.90	20,765.97	21,016.16	21,200.33	21,201.11	21,201.82	21,202.85	6,184.38	685.21	685.31	685.35	685.38	685.35
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	6,697.27	138.82%	4,824.35	4,545.36	4,437.98	3,436.43	5,412.78	6,137.03	3,194.37	4,524.18	4,592.29	3,475.27	4,100.60	3,440.33	11,521.62
<b>CARTERA CREDITICIA</b>	69,203.32	21.95%	315,298.47	320,618.56	328,262.58	314,328.50	320,025.32	335,244.52	352,135.36	370,887.20	374,791.00	374,894.14	381,629.32	384,029.09	384,501.80
Locales	68,587.69	21.87%	313,677.40	317,794.42	324,086.48	311,652.91	316,612.93	333,093.29	350,853.46	370,226.25	374,125.18	374,811.53	381,551.42	383,155.52	382,265.08
Extranjero	1,624.51	31.96%	5,082.77	6,301.09	7,667.09	6,690.75	7,459.32	6,246.90	5,399.14	4,842.88	4,861.47	4,360.97	4,384.91	5,198.34	6,707.29
Menos Provisiones	1,008.87	29.14%	3,461.70	3,476.94	3,490.99	4,015.16	4,046.93	4,095.67	4,117.24	4,181.93	4,195.65	4,278.36	4,307.01	4,324.76	4,470.57
Locales	1,008.87	29.14%	3,461.70	3,476.94	3,490.99	4,015.16	4,046.93	4,094.71	4,068.38	4,181.93	4,161.83	4,278.36	4,307.01	4,324.76	4,470.57
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.96	48.86	0.00	33.81	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	49,701.76	67.08%	74,090.79	90,251.54	92,068.39	57,570.46	71,680.23	71,716.39	73,945.70	88,238.10	115,496.87	117,225.45	117,043.63	123,245.08	123,792.55
Locales	22,291.37	31.29%	71,240.62	74,803.88	76,575.11	42,147.71	52,761.99	52,700.42	49,995.45	61,990.73	87,938.51	90,228.87	89,413.36	93,657.06	93,531.99
Extranjero	27,410.39	961.71%	2,850.17	15,447.66	15,493.28	15,422.74	18,918.24	19,015.96	23,950.25	26,247.37	27,558.36	26,996.58	27,630.27	29,588.02	30,260.56
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
<b>OTROS ACTIVOS</b>	195.08	0.86%	22,600.96	23,768.75	23,436.81	22,556.54	22,145.24	21,941.95	22,242.72	23,614.14	22,486.16	22,978.07	23,009.33	22,589.19	22,796.04
Locales	(277.45)	(1.23%)	22,501.46	23,532.90	23,123.39	22,139.31	21,679.32	21,426.24	21,667.53	22,950.99	21,959.55	22,296.20	22,414.52	21,938.73	22,224.01
Extranjero	472.53	474.94%	99.49	235.85	313.41	417.23	465.92	515.72	575.19	663.15	526.61	681.86	594.81	650.46	572.02
<b>TOTAL DE ACTIVOS</b>	69,194.82	12.98%	533,018.21	536,535.51	532,157.50	528,151.08	542,093.35	563,520.14	549,622.44	538,030.06	567,625.82	573,343.97	575,693.19	589,239.52	602,213.03
<b>DEPOSITOS</b>	47,838.03	10.37%	461,520.51	464,745.83	460,294.16	455,401.19	471,379.18	493,430.03	480,529.76	467,066.11	482,163.66	482,784.41	490,273.11	500,588.19	509,358.55
Locales	39,680.19	9.57%	414,692.21	417,515.39	412,068.28	404,905.16	420,274.04	441,940.80	431,821.27	412,683.31	426,734.52	430,060.19	436,883.02	443,701.98	454,372.40

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	VARIACION ABSOLUTA	%	2011												
			2010	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	47,738.91	12.40%	385,008.17	389,323.74	384,557.20	377,743.12	396,768.28	421,675.82	411,070.39	393,752.91	407,451.37	411,445.69	418,270.10	422,230.99	432,747.08
A la Vista	16,086.42	34.00%	47,313.88	44,899.14	47,301.13	41,557.76	49,354.32	44,891.50	47,140.11	45,351.91	44,174.86	51,155.39	55,030.28	54,448.80	63,400.30
A Plazo	28,603.27	10.04%	284,889.85	285,827.13	278,874.90	276,766.88	288,976.89	301,263.75	296,229.59	291,983.35	299,544.85	297,502.41	304,326.74	313,764.20	313,493.12
De Ahorros	3,049.21	5.77%	52,804.45	58,597.46	58,381.17	59,418.48	58,437.08	75,520.58	67,700.68	56,417.66	63,731.66	62,787.89	58,913.08	54,017.99	55,853.66
De Bancos	(8,058.72)	(27.15%)	29,684.04	28,191.65	27,511.08	27,162.04	23,505.76	20,264.98	20,750.88	18,930.39	19,283.14	18,614.50	18,612.92	21,470.99	21,625.32
A la Vista	(1,959.73)	(86.09%)	2,276.33	2,181.08	2,001.99	1,650.95	1,493.50	254.92	443.49	626.37	981.94	312.32	309.47	2,165.98	316.60
A Plazo	(6,098.99)	(22.25%)	27,407.71	26,010.57	25,509.08	25,511.10	22,012.26	20,010.07	20,307.40	18,304.03	18,301.20	18,302.17	18,303.45	19,305.02	21,308.72
Extranjero	8,157.85	17.42%	46,828.30	47,230.44	48,225.88	50,496.03	51,105.14	51,489.23	48,708.49	54,382.80	55,429.14	52,724.23	53,390.10	56,886.21	54,986.14
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	8,157.85	17.42%	46,828.30	47,230.44	48,225.88	50,496.03	51,105.14	51,489.23	48,708.49	54,382.80	55,429.14	52,724.23	53,390.10	56,886.21	54,986.14
A la Vista	327.60	4.54%	7,222.01	6,485.34	4,933.72	6,621.69	6,917.13	6,031.79	5,891.37	6,449.84	6,173.32	5,018.37	6,117.11	6,140.08	7,549.61
A Plazo	3,601.34	12.81%	28,110.36	28,458.65	31,345.41	31,114.56	30,864.28	31,433.24	30,141.46	33,737.72	33,752.68	32,076.27	32,302.19	33,687.74	31,711.71
De Ahorros	4,228.91	36.79%	11,495.92	12,286.45	11,946.74	12,759.77	13,323.73	14,024.20	12,675.66	14,195.24	15,503.14	15,629.59	14,970.79	17,058.38	15,724.83
De Bancos	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
A la Vista	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
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
<b>OBLIGACIONES</b>	<b>19,433.73</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>14,433.73</b>	<b>19,433.73</b>	<b>14,433.73</b>	<b>14,433.73</b>	<b>19,433.73</b>
Locales	14,433.73	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,433.73	14,433.73	14,433.73	14,433.73	14,433.73
Extranjero	5,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	5,000.00
<b>OTROS PASIVOS</b>	<b>(575.26)</b>	<b>(5.05%)</b>	<b>11,399.73</b>	<b>10,940.38</b>	<b>9,409.73</b>	<b>10,267.86</b>	<b>10,909.82</b>	<b>10,046.73</b>	<b>8,918.30</b>	<b>9,977.50</b>	<b>9,719.27</b>	<b>10,017.79</b>	<b>9,334.42</b>	<b>12,135.98</b>	<b>10,824.47</b>
Locales	(589.15)	(5.30%)	11,119.30	10,631.62	9,052.25	9,879.30	10,494.43	9,633.23	8,596.72	9,709.56	9,402.36	9,693.85	8,973.22	11,781.05	10,530.15
Extranjero	13.89	4.95%	280.44	308.76	357.48	388.56	415.39	413.50	321.58	267.94	316.92	323.94	361.20	354.93	294.32
<b>PATRIMONIO</b>	<b>2,498.32</b>	<b>4.16%</b>	<b>60,097.97</b>	<b>60,849.30</b>	<b>62,453.62</b>	<b>62,482.03</b>	<b>59,804.35</b>	<b>60,043.37</b>	<b>60,174.37</b>	<b>60,986.46</b>	<b>61,309.16</b>	<b>61,108.04</b>	<b>61,651.93</b>	<b>62,081.62</b>	<b>62,596.29</b>
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	2,084.85	31.09%	6,705.04	11,742.95	11,742.95	11,742.95	8,789.88	8,789.88	8,789.88	8,789.88	8,789.88	8,789.88	8,789.88	8,789.88	8,789.88
Utilidad de Periodo	1,353.88	37.77%	3,584.84	349.73	641.11	1,543.68	1,650.79	1,808.59	2,056.99	2,389.78	2,798.62	3,211.95	3,750.56	4,255.51	4,938.72

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Ganancia o Perdida en Valores Disponible para la Venta	(940.40)	490.01%	(191.91)	(1,243.38)	69.56	(804.60)	(636.32)	(555.10)	(672.50)	(193.21)	(279.34)	(893.80)	(888.52)	(963.77)	(1,132.31)
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
<b>PASIVO Y PATRIMONIO</b>	<b>69,194.82</b>	<b>12.98%</b>	<b>533,018.21</b>	<b>536,535.51</b>	<b>532,157.50</b>	<b>528,151.08</b>	<b>542,093.35</b>	<b>563,520.14</b>	<b>549,622.44</b>	<b>538,030.06</b>	<b>567,625.82</b>	<b>573,343.97</b>	<b>575,693.19</b>	<b>589,239.52</b>	<b>602,213.03</b>