

BALANCE DE SITUACION
Multibank, Inc.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(19,364.21)	(8.00%)	242,168.45	190,121.73	198,387.95	228,706.35	229,063.33	193,028.32	210,110.63	216,878.74	233,955.27	252,301.34	227,706.22	191,679.94	222,804.24
Depositos Locales en Bancos	2,937.63	7.93%	37,042.60	35,068.62	39,443.46	33,039.78	39,743.09	40,381.73	26,313.39	25,613.31	35,071.42	46,578.31	29,212.13	44,225.66	39,980.23
A la Vista	550.88	4.52%	12,191.35	13,033.03	10,259.01	11,387.17	11,584.69	12,241.41	10,842.10	12,160.82	10,913.01	12,626.98	11,273.58	11,607.08	12,742.23
A Plazo	2,386.75	9.60%	24,851.24	22,035.58	29,184.45	21,652.61	28,158.40	28,140.32	15,471.28	13,452.49	24,158.42	33,951.33	17,938.55	32,618.58	27,238.00
Depositos Extranjeros en Bancos	(21,908.54)	(12.85%)	170,436.80	136,292.58	136,580.78	173,026.43	164,752.08	133,904.05	165,215.76	167,161.43	175,890.15	184,322.61	175,820.89	126,950.32	148,528.26
A la Vista	15,485.24	71.19%	21,751.61	17,418.06	16,639.22	28,183.26	23,203.49	24,374.15	23,741.46	35,955.90	47,129.33	32,263.33	30,036.35	44,382.19	37,236.85
A Plazo	(37,393.78)	(25.15%)	148,685.20	118,874.52	119,941.56	144,843.17	141,548.59	109,529.89	141,474.30	131,205.54	128,760.83	152,059.28	145,784.53	82,568.13	111,291.41
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	(393.30)	(1.13%)	34,689.05	18,760.54	22,363.71	22,640.13	24,568.16	18,742.55	18,581.49	24,103.99	22,993.69	21,400.42	22,673.21	20,503.96	34,295.75
CARTERA CREDITICIA	240,245.99	23.27%	1,032,285.63	1,014,513.68	1,027,077.55	1,022,084.21	1,027,749.53	1,052,475.32	1,117,223.28	1,126,522.61	1,187,282.94	1,173,363.49	1,210,024.26	1,246,625.24	1,272,531.63
Locales	173,422.90	18.58%	933,544.80	917,419.99	927,183.91	941,515.31	951,928.36	974,088.74	1,023,743.39	1,050,820.86	1,057,268.10	1,044,635.12	1,075,934.38	1,096,034.24	1,106,967.70
Extranjero	72,346.50	62.13%	116,437.60	115,686.07	119,195.58	101,164.86	96,575.84	98,967.57	116,471.38	98,970.62	153,639.64	152,502.90	157,805.31	172,294.17	188,784.10
Menos Provisiones	5,523.40	31.21%	17,696.77	18,592.38	19,301.94	20,595.96	20,754.66	20,580.99	22,991.50	23,268.87	23,624.80	23,774.53	23,715.43	21,703.17	23,220.18
Locales	(633.38)	(3.71%)	17,054.69	17,939.20	18,642.63	19,686.44	19,048.17	18,892.54	21,294.49	21,559.45	21,887.74	22,040.26	21,601.38	18,679.42	16,421.30
Extranjero	6,156.79	958.87%	642.09	653.18	659.31	909.52	1,706.50	1,688.45	1,697.01	1,709.42	1,737.06	1,734.27	2,114.05	3,023.75	6,798.87
INVERSIONES EN VALORES	58,890.30	15.85%	371,477.76	408,654.72	417,784.05	423,662.97	427,295.30	441,772.58	450,622.21	465,921.18	430,899.48	436,398.24	444,737.41	443,052.01	430,368.06
Locales	(12,504.93)	(14.47%)	86,430.01	94,394.44	94,187.89	95,021.26	90,274.10	75,356.43	78,062.70	89,874.78	79,717.67	90,404.67	86,557.46	73,505.73	73,925.08
Extranjero	71,395.23	25.05%	285,047.75	314,260.27	323,596.16	328,641.71	337,021.20	366,416.15	372,559.52	376,046.40	351,181.81	345,993.57	358,179.95	369,546.29	356,442.98
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	(8,085.14)	(8.62%)	93,756.59	120,829.84	140,613.02	129,505.98	137,845.48	118,490.11	118,842.55	117,400.03	81,224.34	89,023.10	93,377.26	98,134.90	85,671.45
Locales	(8,259.44)	(9.40%)	87,904.87	98,187.80	112,451.71	101,324.44	104,515.68	82,919.43	82,900.55	82,289.58	76,175.77	83,561.23	88,246.12	92,960.30	79,645.44
Extranjero	174.30	2.98%	5,851.71	22,642.04	28,161.30	28,181.54	33,329.80	35,570.68	35,942.00	35,110.45	5,048.58	5,461.88	5,131.14	5,174.61	6,026.01
TOTAL DE ACTIVOS	271,686.95	15.62%	1,739,688.43	1,734,119.97	1,783,862.57	1,803,959.50	1,821,953.64	1,805,766.34	1,896,798.67	1,926,722.56	1,933,362.04	1,951,086.18	1,975,845.16	1,979,492.10	2,011,375.37
DEPOSITOS	55,446.24	4.02%	1,378,034.14	1,351,993.24	1,354,072.73	1,366,280.89	1,387,822.31	1,381,583.35	1,420,840.18	1,429,135.40	1,432,046.76	1,444,212.33	1,415,107.33	1,405,863.70	1,433,480.38
Locales	32,606.93	3.51%	929,035.47	911,303.79	918,432.85	923,187.37	934,392.49	929,482.23	945,660.06	952,748.31	944,312.30	963,931.74	940,913.78	949,178.15	961,642.40

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			2010 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	28,376.94	3.17%	894,661.75	883,593.33	894,949.67	897,003.34	913,982.79	904,367.80	927,001.41	923,368.87	907,247.70	922,425.71	909,712.04	910,241.87	923,038.68
A la Vista	1,015.18	0.74%	136,563.16	121,738.63	122,899.09	129,546.27	133,019.22	132,036.62	135,636.68	139,370.13	130,577.40	143,429.28	141,636.00	142,346.03	137,578.34
A Plazo	12,892.18	1.93%	666,572.96	668,444.12	681,307.84	675,279.24	685,901.14	675,565.07	700,724.59	687,090.81	673,284.20	676,182.74	668,286.91	668,642.54	679,465.15
De Ahorros	14,469.57	15.81%	91,525.63	93,410.59	90,742.74	92,177.83	95,062.43	96,766.10	90,640.14	96,907.93	103,386.10	102,813.69	99,789.13	99,253.31	105,995.20
De Bancos	4,229.99	12.31%	34,373.72	27,710.45	23,483.18	26,184.03	20,409.70	25,114.43	18,658.65	29,379.44	37,064.60	41,506.03	31,201.74	38,936.27	38,603.71
A la Vista	(3,689.49)	(29.68%)	12,432.42	6,258.53	7,525.55	7,019.73	4,418.16	5,093.66	4,336.65	5,662.71	5,944.58	6,030.85	6,304.86	6,656.21	8,742.92
A Plazo	7,919.49	36.09%	21,941.31	21,451.92	15,957.63	19,164.30	15,991.53	20,020.78	14,322.00	23,716.73	31,120.02	35,475.18	24,896.88	32,280.07	29,860.79
Extranjero	22,839.31	5.09%	448,998.67	440,689.46	435,639.89	443,093.52	453,429.82	452,101.12	475,180.12	476,387.09	487,734.46	480,280.59	474,193.55	456,685.55	471,837.98
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	34,747.24	9.02%	385,400.83	375,458.80	370,118.03	386,863.40	397,157.35	391,758.56	406,986.87	415,248.75	420,668.71	414,999.91	409,866.85	405,320.98	420,148.07
A la Vista	24,700.80	16.47%	149,956.27	141,754.89	153,039.29	172,379.70	179,817.92	171,314.13	182,388.08	180,498.09	186,443.87	173,662.88	168,920.62	166,023.08	174,657.06
A Plazo	(2,622.02)	(1.53%)	171,730.50	169,072.78	152,460.92	148,241.54	148,330.07	151,273.80	150,862.70	159,246.64	162,476.34	168,596.41	168,951.59	169,472.47	169,108.48
De Ahorros	12,668.46	19.88%	63,714.07	64,631.13	64,617.81	66,242.17	69,009.37	69,170.63	73,736.10	75,504.03	71,748.50	72,740.61	71,994.64	69,825.42	76,382.52
De Bancos	(11,907.93)	(18.72%)	63,597.84	65,230.66	65,521.85	56,230.12	56,272.47	60,342.56	68,193.25	61,138.34	67,065.75	65,280.68	64,326.70	51,364.57	51,689.91
A la Vista	(18,916.56)	(57.54%)	32,878.29	34,484.92	36,008.03	9,371.23	13,600.21	17,879.90	26,828.25	22,475.78	25,102.49	21,138.90	24,902.94	12,032.11	13,961.73
A Plazo	7,008.63	22.81%	30,719.55	30,745.74	29,513.82	46,858.90	42,672.26	42,462.66	41,365.00	38,662.56	41,963.26	44,141.78	39,423.76	39,332.46	37,728.18
OBLIGACIONES	184,786.22	150.43%	122,838.36	127,453.06	153,807.53	152,860.06	152,952.31	133,217.81	184,743.12	206,175.27	242,193.77	254,520.87	299,184.83	312,076.31	307,624.58
Locales	17,109.00	51.18%	33,428.00	38,103.00	44,309.00	46,309.00	51,809.00	52,160.00	52,460.00	52,937.00	52,937.00	52,937.00	52,937.00	50,537.00	50,537.00
Extranjero	167,677.22	187.54%	89,410.36	89,350.06	109,498.53	106,551.06	101,143.31	81,057.81	132,283.12	153,238.27	189,256.77	201,583.87	246,247.83	261,539.31	257,087.58
OTROS PASIVOS	(7,238.67)	(10.38%)	69,767.23	85,321.48	106,165.72	110,906.36	102,612.72	106,540.36	99,466.25	94,643.81	63,570.38	62,419.94	65,121.51	68,616.22	62,528.56
Locales	(12,074.10)	(18.82%)	64,160.21	62,132.68	76,617.35	82,687.37	71,077.82	71,346.02	64,933.85	62,275.16	58,310.20	56,762.85	58,964.10	61,996.79	52,086.11
Extranjero	4,835.42	86.24%	5,607.02	23,188.80	29,548.38	28,218.99	31,534.91	35,194.33	34,532.39	32,368.65	5,260.18	5,657.10	6,157.41	6,619.43	10,442.44
PATRIMONIO	38,693.16	22.89%	169,048.69	169,352.19	169,816.58	173,912.19	178,566.29	184,424.82	191,749.12	196,768.07	195,551.13	189,933.04	196,431.48	192,935.87	207,741.85
Capital	32,032.22	21.27%	150,602.04	150,602.04	150,602.04	153,203.68	154,417.68	156,972.88	164,663.98	164,663.98	168,287.98	168,722.48	168,890.48	169,137.68	182,634.26
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	(348.10)	(338.12%)	102.95	101.42	101.42	101.42	147.42	147.42	(361.67)	(315.67)	(315.67)	(315.67)	(268.66)	(268.66)	(245.15)
Utilidad de Periodos Anteriores	15,259.59	1,856.02%	822.17	23,650.66	23,650.66	23,069.41	21,469.34	21,469.34	20,834.20	19,229.13	19,097.16	18,503.00	16,867.81	16,669.46	16,081.76
Utilidad de Periodo	(2,251.34)	(9.37%)	24,018.66	1,191.58	1,688.09	2,753.77	6,247.04	7,538.78	9,120.73	12,505.68	13,472.59	14,938.81	17,653.82	18,153.54	21,767.32

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Ganancia o Perdida en Valores Disponible para la Venta	(5,999.20)	92.34%	(6,497.13)	(6,193.51)	(6,225.63)	(5,216.10)	(3,715.19)	(1,703.60)	(2,508.13)	684.94	(4,990.94)	(11,915.59)	(6,711.97)	(10,756.16)	(12,496.33)
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	271,686.95	15.62%	1,739,688.43	1,734,119.97	1,783,862.57	1,803,959.50	1,821,953.64	1,805,766.34	1,896,798.67	1,926,722.56	1,933,362.04	1,951,086.18	1,975,845.16	1,979,492.10	2,011,375.37