

**BALANCE DE SITUACION**  
**Metrobank, S.A.**  
**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2011		2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
<b>ACTIVOS LIQUIDOS</b>	19,518.29	27.44%	71,122.65	39,086.92	60,266.15	68,336.18	66,619.98	69,622.21	76,991.58	67,488.06	91,338.18	77,684.49	93,981.00	66,260.02	90,640.94	
Depositos Locales en Bancos	19,182.95	74.42%	25,776.95	18,641.69	33,579.62	35,393.37	33,479.17	29,006.61	36,399.61	33,837.10	48,035.42	37,415.40	48,386.02	34,411.60	44,959.89	
A la Vista	2,501.31	39.27%	6,369.50	6,233.75	7,170.80	6,483.59	7,568.67	6,595.92	7,488.48	6,925.39	11,122.85	10,331.85	8,300.20	10,324.88	8,870.81	
A Plazo	16,681.64	85.95%	19,407.45	12,407.94	26,408.82	28,909.78	25,910.50	22,410.69	28,911.14	26,911.71	36,912.57	27,083.55	40,085.82	24,086.73	36,089.09	
Depositos Extranjeros en Bancos	6,294.31	18.61%	33,824.08	17,215.01	21,617.09	27,662.07	27,287.61	36,549.92	33,655.19	27,726.92	36,561.54	33,859.86	40,668.91	27,148.49	40,118.39	
A la Vista	2,423.70	7.31%	33,138.74	16,529.63	20,931.68	26,976.66	26,602.20	35,864.29	30,469.56	19,041.29	26,545.42	24,843.34	31,652.02	16,631.34	35,562.43	
A Plazo	3,870.61	564.77%	685.35	685.38	685.41	685.41	685.41	685.63	3,185.63	8,685.63	10,016.12	9,016.53	9,016.90	10,517.15	4,555.96	
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	(5,958.96)	(51.72%)	11,521.62	3,230.21	5,069.44	5,280.74	5,853.21	4,065.67	6,936.77	5,924.05	6,741.22	6,409.23	4,926.07	4,699.93	5,562.66	
<b>CARTERA CREDITICIA</b>	101,013.98	26.27%	384,501.80	392,738.09	389,964.50	390,905.59	404,756.11	408,700.09	418,914.51	421,509.50	434,751.97	446,758.85	459,498.90	485,865.34	485,515.78	
Locales	74,986.10	19.62%	382,265.08	390,194.74	385,594.78	386,621.91	399,508.76	406,287.47	417,122.26	418,645.67	432,600.37	445,125.83	452,995.06	469,906.98	457,251.19	
Extranjero	26,377.95	393.27%	6,707.29	6,717.26	8,671.44	8,561.72	9,659.24	6,887.29	6,337.19	7,489.56	6,832.34	6,370.31	11,325.61	20,814.23	33,085.23	
Menos Provisiones	350.07	7.83%	4,470.57	4,173.91	4,301.72	4,278.03	4,411.89	4,474.67	4,544.93	4,625.73	4,680.74	4,737.29	4,821.77	4,855.87	4,820.64	
Locales	350.07	7.83%	4,470.57	4,173.91	4,301.72	4,278.03	4,411.89	4,474.67	4,544.93	4,625.73	4,680.68	4,737.29	4,821.77	4,855.87	4,820.64	
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00	0.00	0.00	
<b>INVERSIONES EN VALORES</b>	38,769.77	31.32%	123,792.55	125,143.77	124,685.44	124,712.77	124,424.42	125,134.47	134,916.01	146,085.85	160,361.98	166,291.90	160,478.53	161,410.67	162,562.32	
Locales	59,320.22	63.42%	93,531.99	97,637.68	97,809.19	97,420.45	96,679.48	97,864.95	122,176.67	133,120.75	147,137.39	152,844.99	150,964.64	151,861.89	152,852.21	
Extranjero	(20,550.45)	(67.91%)	30,260.56	27,506.08	26,876.25	27,292.32	27,744.95	27,269.52	12,739.34	12,965.11	13,224.59	13,446.91	9,513.90	9,548.78	9,710.11	
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>	3,428.67	15.04%	22,796.04	22,797.78	25,323.74	23,783.99	24,307.94	24,295.11	24,352.82	24,390.05	24,720.20	26,092.01	27,888.25	25,781.32	26,224.71	
Locales	3,624.60	16.31%	22,224.01	21,924.01	24,766.87	23,177.87	23,536.04	23,691.70	23,844.86	23,791.33	24,071.53	25,297.18	27,321.02	25,460.08	25,848.61	
Extranjero	(195.92)	(34.25%)	572.02	873.77	556.87	606.12	771.90	603.41	507.96	598.72	648.67	794.83	567.23	321.24	376.10	
<b>TOTAL DE ACTIVOS</b>	162,730.72	27.02%	602,213.03	579,766.56	600,239.83	607,738.53	620,108.45	627,751.88	655,174.92	659,473.46	711,172.33	716,827.25	741,846.68	739,317.35	764,943.75	
<b>DEPOSITOS</b>	129,165.96	25.36%	509,358.55	490,505.37	508,580.35	519,872.51	535,212.39	541,476.27	557,117.52	561,375.35	603,905.86	602,389.06	613,745.61	610,711.04	638,524.51	
Locales	108,337.96	23.84%	454,372.40	434,544.20	455,108.71	468,012.78	476,687.71	482,788.64	496,651.88	499,483.95	537,017.02	530,127.26	546,256.62	540,867.07	562,710.36	

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**DE DICIEMBRE 2011 A DICIEMBRE 2012**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012												
			2011 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	83,932.75	19.40%	432,747.08	415,166.66	435,446.44	448,696.27	453,260.39	461,793.92	469,629.90	477,900.96	525,592.33	493,639.41	510,107.43	507,016.16	516,679.83
A la Vista	14,562.08	22.97%	63,400.30	53,984.76	55,383.27	55,442.86	53,846.85	52,915.11	52,890.44	56,145.18	61,369.25	61,240.92	66,991.77	68,340.47	77,962.38
A Plazo	51,330.21	16.37%	313,493.12	311,284.94	325,913.34	337,225.06	346,826.26	352,954.38	363,278.71	364,760.11	398,782.60	367,610.63	372,832.52	361,980.04	364,823.32
De Ahorros	18,040.46	32.30%	55,853.66	49,896.97	54,149.83	56,028.34	52,587.28	55,924.44	53,460.75	56,995.67	65,440.48	64,787.87	70,283.15	76,695.65	73,894.12
De Bancos	24,405.20	112.85%	21,625.32	19,377.54	19,662.26	19,316.52	23,427.32	20,994.71	27,021.98	21,583.00	11,424.69	36,487.85	36,149.19	33,850.91	46,030.53
A la Vista	2,474.99	781.73%	316.60	1,070.35	1,353.95	1,007.23	1,543.38	601.11	1,128.62	1,187.93	2,323.85	2,036.88	1,373.65	3,025.50	2,791.59
A Plazo	21,930.22	102.92%	21,308.72	18,307.19	18,308.31	18,309.29	21,883.95	20,393.60	25,893.36	20,395.07	9,100.84	34,450.96	34,775.54	30,825.41	43,238.94
Extranjero	20,828.01	37.88%	54,986.14	55,961.17	53,471.64	51,859.72	58,524.68	58,687.63	60,465.64	61,891.39	66,888.84	72,261.80	67,488.99	69,843.96	75,814.15
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	20,828.01	37.88%	54,986.14	55,961.17	53,471.64	51,859.72	58,524.68	58,687.63	60,465.64	61,891.39	66,888.84	72,261.80	67,488.99	69,843.96	75,814.15
A la Vista	(1,933.56)	(25.61%)	7,549.61	6,464.45	6,250.00	5,883.18	6,563.54	5,700.02	5,610.12	5,628.75	5,637.17	5,984.04	5,781.28	5,783.61	5,616.05
A Plazo	23,818.82	75.11%	31,711.71	33,454.38	33,067.31	32,827.07	30,268.24	41,790.61	41,905.12	42,690.84	46,960.89	52,664.41	48,494.96	52,149.39	55,530.52
De Ahorros	(1,057.25)	(6.72%)	15,724.83	16,042.34	14,154.34	13,149.48	21,692.90	11,197.00	12,950.40	13,571.80	14,290.79	13,613.34	13,212.75	11,910.97	14,667.58
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>26,965.02</b>	<b>138.75%</b>	<b>19,433.73</b>	<b>14,433.73</b>	<b>17,500.00</b>	<b>12,500.00</b>	<b>12,500.00</b>	<b>12,500.00</b>	<b>23,729.60</b>	<b>23,729.60</b>	<b>32,073.75</b>	<b>37,523.75</b>	<b>46,148.75</b>	<b>46,148.75</b>	<b>46,398.75</b>
Locales	(3,608.73)	(25.00%)	14,433.73	14,433.73	0.00	0.00	0.00	0.00	11,229.60	11,229.60	0.00	2,950.00	2,950.00	8,075.00	10,825.00
Extranjero	30,573.75	611.48%	5,000.00	0.00	17,500.00	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00	32,073.75	34,573.75	43,198.75	38,073.75	35,573.75
<b>OTROS PASIVOS</b>	<b>2,619.38</b>	<b>24.20%</b>	<b>10,824.47</b>	<b>11,020.46</b>	<b>9,616.93</b>	<b>11,617.86</b>	<b>9,674.17</b>	<b>11,104.91</b>	<b>11,366.74</b>	<b>10,544.58</b>	<b>9,831.46</b>	<b>11,231.46</b>	<b>15,704.57</b>	<b>16,169.70</b>	<b>13,443.85</b>
Locales	2,230.43	21.18%	10,530.15	10,701.00	9,285.35	11,254.19	9,350.90	10,733.31	10,957.26	10,178.02	9,560.78	10,853.08	15,224.35	15,578.62	12,760.58
Extranjero	388.95	132.15%	294.32	319.45	331.58	363.67	323.27	371.60	409.48	366.56	270.68	378.38	480.22	591.09	683.27
<b>PATRIMONIO</b>	<b>3,980.35</b>	<b>6.36%</b>	<b>62,596.29</b>	<b>63,806.99</b>	<b>64,542.55</b>	<b>63,748.16</b>	<b>62,721.88</b>	<b>62,670.70</b>	<b>62,961.07</b>	<b>63,823.93</b>	<b>65,361.26</b>	<b>65,682.98</b>	<b>66,247.75</b>	<b>66,287.86</b>	<b>66,576.64</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	6.09	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.09	6.09
Utilidad de Periodos Anteriores	2,151.29	24.47%	8,789.88	13,728.60	13,728.60	12,684.33	10,984.33	10,947.27	10,947.27	10,947.27	10,947.27	10,947.27	10,941.18	10,941.18	10,941.18
Utilidad de Periodo	(412.89)	(8.36%)	4,938.72	573.29	1,030.51	1,320.64	1,599.57	1,939.58	2,481.21	2,891.15	2,919.14	3,801.94	4,655.90	4,655.90	4,525.83

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Ganancia o Perdida en Valores Disponible para la Venta	2,235.85	(197.46%)	(1,132.31)	(494.90)	(216.57)	(256.82)	137.98	(216.15)	(467.41)	(14.48)	1,494.85	933.76	650.67	684.68	1,103.54
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>162,730.72</b>	<b>27.02%</b>	<b>602,213.03</b>	<b>579,766.56</b>	<b>600,239.83</b>	<b>607,738.53</b>	<b>620,108.45</b>	<b>627,751.88</b>	<b>655,174.92</b>	<b>659,473.46</b>	<b>711,172.33</b>	<b>716,827.25</b>	<b>741,846.68</b>	<b>739,317.35</b>	<b>764,943.75</b>