

BALANCE DE SITUACION
Multibank, Inc.
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
ACTIVOS LIQUIDOS	8,788.89	3.94%	222,804.24	220,001.49	209,212.28	212,803.09	221,552.25	181,751.72	215,300.16	174,463.80	149,500.62	245,071.91	255,322.95	200,697.39	231,593.12
Depositos Locales en Bancos	18,764.47	46.93%	39,980.23	43,919.33	40,491.81	34,631.57	35,324.44	36,063.01	41,018.47	34,948.45	43,420.47	35,172.91	42,553.81	32,714.21	58,744.69
A la Vista	3,479.64	27.31%	12,742.23	12,107.72	12,236.77	12,211.34	13,649.63	12,579.95	12,738.36	12,614.88	13,221.43	14,102.52	14,529.21	14,386.94	16,221.87
A Plazo	15,284.83	56.12%	27,238.00	31,811.61	28,255.03	22,420.23	21,674.82	23,483.06	28,280.11	22,333.56	30,199.05	21,070.38	28,024.60	18,327.27	42,522.83
Depositos Extranjeros en Bancos	(4,608.20)	(3.10%)	148,528.26	151,260.61	147,646.89	154,224.59	153,039.20	123,712.92	153,941.33	120,470.89	87,278.11	183,749.94	188,771.37	144,523.91	143,920.06
A la Vista	14,538.53	39.04%	37,236.85	52,547.51	46,532.34	53,534.49	62,643.25	41,288.00	59,663.49	59,846.10	39,145.21	67,607.38	79,630.91	57,386.37	51,775.38
A Plazo	(19,146.73)	(17.20%)	111,291.41	98,713.10	101,114.55	100,690.10	90,395.95	82,424.92	94,277.84	60,624.78	48,132.90	116,142.56	109,140.46	87,137.54	92,144.68
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	(5,367.38)	(15.65%)	34,295.75	24,821.55	21,073.58	23,946.94	33,188.61	21,975.79	20,340.36	19,044.47	18,802.04	26,149.07	23,997.77	23,459.27	28,928.37
CARTERA CREDITICIA	319,605.85	25.12%	1,272,531.63	1,299,563.14	1,307,712.08	1,350,360.61	1,354,570.14	1,385,639.22	1,409,542.23	1,423,518.66	1,489,401.11	1,512,583.31	1,547,040.96	1,594,593.25	1,592,137.47
Locales	238,340.19	21.53%	1,106,967.70	1,125,677.58	1,145,834.32	1,163,595.04	1,171,119.91	1,189,806.87	1,219,712.13	1,235,667.24	1,286,716.01	1,319,787.30	1,334,441.39	1,361,751.09	1,345,307.89
Extranjero	80,816.35	42.81%	188,784.10	198,412.79	187,719.90	212,365.10	209,810.94	217,711.69	210,761.72	209,348.98	224,331.84	216,050.62	235,446.20	254,163.02	269,600.46
Menos Provisiones	(449.30)	(1.93%)	23,220.18	24,527.23	25,842.15	25,599.53	26,360.70	21,879.34	20,931.62	21,497.57	21,646.74	23,254.60	22,846.63	21,320.86	22,770.87
Locales	2,206.79	13.44%	16,421.30	17,697.50	19,013.87	18,771.90	17,324.65	18,299.30	17,271.68	17,873.83	17,994.36	19,591.10	18,668.69	16,369.08	18,628.09
Extranjero	(2,656.10)	(39.07%)	6,798.87	6,829.72	6,828.28	6,827.63	9,036.05	3,580.04	3,659.93	3,623.73	3,652.38	3,663.50	4,177.95	4,951.78	4,142.78
INVERSIONES EN VALORES	46,397.62	10.78%	430,368.06	434,687.93	440,230.71	472,568.07	485,770.62	524,791.24	534,164.33	543,123.47	501,407.59	501,839.28	498,014.25	499,982.84	476,765.69
Locales	70,400.94	95.23%	73,925.08	71,176.37	68,054.37	68,010.21	85,213.22	90,774.48	87,819.62	99,007.14	110,093.99	134,543.36	151,019.66	150,837.78	144,326.02
Extranjero	(24,003.32)	(6.73%)	356,442.98	363,511.56	372,176.34	404,557.86	400,557.40	434,016.77	446,344.71	444,116.33	391,313.60	367,295.92	346,994.60	349,145.07	332,439.66
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	6,284.68	7.34%	85,671.45	87,674.58	88,299.48	89,980.93	95,673.03	105,551.53	82,055.20	85,019.23	88,043.63	86,383.26	100,060.61	96,087.72	91,956.13
Locales	8,409.87	10.56%	79,645.44	82,387.80	83,070.73	84,226.23	90,301.67	99,874.25	75,740.95	79,650.91	84,217.25	82,367.62	95,849.71	91,456.70	88,055.30
Extranjero	(2,125.19)	(35.27%)	6,026.01	5,286.78	5,228.74	5,754.70	5,371.36	5,677.29	6,314.26	5,368.32	3,826.38	4,015.64	4,210.90	4,631.02	3,900.83
TOTAL DE ACTIVOS	381,077.04	18.95%	2,011,375.37	2,041,927.14	2,045,454.54	2,125,712.70	2,157,566.04	2,197,733.73	2,241,061.93	2,226,125.16	2,228,352.95	2,345,877.76	2,400,438.78	2,391,361.20	2,392,452.41
DEPOSITOS	286,223.69	19.97%	1,433,480.38	1,451,118.42	1,469,678.68	1,522,653.86	1,549,740.81	1,569,798.64	1,600,156.40	1,584,057.85	1,586,123.28	1,632,749.13	1,674,102.03	1,686,345.21	1,719,704.07
Locales	120,291.50	12.51%	961,642.40	965,751.37	985,395.09	1,010,218.80	1,019,094.16	1,043,911.03	1,051,700.50	1,045,077.43	1,036,875.94	1,051,914.70	1,058,836.00	1,036,556.54	1,081,933.90

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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	112,629.81	12.20%	923,038.68	932,466.71	951,189.76	971,997.14	977,435.08	991,342.38	1,012,421.32	1,012,862.33	1,009,312.77	1,017,988.75	1,017,271.96	1,005,860.87	1,035,668.49
A la Vista	32,565.28	23.67%	137,578.34	144,464.24	134,490.83	142,700.02	140,848.68	141,872.75	147,052.22	148,360.38	140,662.64	151,534.03	149,755.59	148,124.39	170,143.62
A Plazo	66,375.07	9.77%	679,465.15	684,748.53	702,512.52	715,697.88	727,790.00	735,509.53	739,251.32	744,877.56	746,583.37	747,157.71	742,263.18	743,745.51	745,840.22
De Ahorros	13,689.46	12.92%	105,995.20	103,253.94	114,186.41	113,599.24	108,796.40	113,960.09	126,117.77	119,624.39	122,066.76	119,297.01	125,253.20	113,990.97	119,684.66
De Bancos	7,661.70	19.85%	38,603.71	33,284.66	34,205.33	38,221.65	41,659.08	52,568.66	39,279.19	32,215.10	27,563.17	33,925.95	41,564.04	30,695.67	46,265.41
A la Vista	(1,863.24)	(21.31%)	8,742.92	8,112.95	9,222.82	9,435.66	8,974.77	9,923.31	8,114.10	6,567.64	5,902.43	7,851.95	6,377.81	5,716.15	6,879.68
A Plazo	9,524.94	31.90%	29,860.79	25,171.71	24,982.51	28,785.99	32,684.31	42,645.35	31,165.08	25,647.46	21,660.74	26,074.00	35,186.23	24,979.51	39,385.73
Extranjero	165,932.18	35.17%	471,837.98	485,367.06	484,283.59	512,435.06	530,646.65	525,887.61	548,455.90	538,980.42	549,247.34	580,834.44	615,266.03	649,788.67	637,770.16
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	144,421.30	34.37%	420,148.07	431,744.72	430,058.61	441,799.69	459,596.24	472,137.65	488,999.05	486,975.82	493,883.59	522,818.36	551,461.24	577,386.33	564,569.37
A la Vista	83,700.24	47.92%	174,657.06	170,534.13	171,670.51	176,064.92	185,395.38	188,435.63	201,538.53	206,489.49	206,324.41	222,009.91	240,267.92	261,046.44	258,357.30
A Plazo	30,995.28	18.33%	169,108.48	177,328.82	179,545.40	186,623.60	190,876.54	191,642.95	192,552.58	189,527.24	203,702.46	204,825.65	209,213.07	207,331.03	200,103.76
De Ahorros	29,725.78	38.92%	76,382.52	83,881.77	78,842.69	79,111.16	83,324.32	92,059.07	94,907.93	90,959.09	83,856.72	95,982.80	101,980.24	109,008.86	106,108.31
De Bancos	21,510.88	41.62%	51,689.91	53,622.34	54,224.98	70,635.38	71,050.41	53,749.96	59,456.85	52,004.61	55,363.75	58,016.07	63,804.79	72,402.33	73,200.79
A la Vista	12,685.99	90.86%	13,961.73	15,869.52	16,418.70	31,424.26	33,259.31	16,044.15	21,685.48	14,311.78	17,610.42	16,503.68	21,668.19	28,756.06	26,647.72
A Plazo	8,824.89	23.39%	37,728.18	37,752.82	37,806.28	39,211.12	37,791.10	37,705.81	37,771.37	37,692.83	37,753.33	41,512.40	42,136.60	43,646.28	46,553.07
OBLIGACIONES	53,180.65	17.29%	307,624.58	301,074.16	285,289.71	302,332.94	305,163.61	308,498.81	332,605.35	327,653.64	330,527.50	392,268.58	388,271.99	356,068.04	360,805.24
Locales	(19,487.30)	(38.56%)	50,537.00	50,537.00	50,537.00	50,537.00	50,537.00	31,631.00	31,631.00	31,631.00	22,920.00	32,849.70	32,849.70	31,049.70	31,049.70
Extranjero	72,667.95	28.27%	257,087.58	250,537.16	234,752.71	251,795.94	254,626.61	276,867.81	300,974.35	296,022.64	307,607.50	359,418.88	355,422.29	325,018.34	329,755.54
OTROS PASIVOS	5,146.61	8.23%	62,528.56	77,894.08	71,194.73	76,699.67	79,371.78	95,027.54	74,692.25	76,422.91	70,342.99	77,548.99	93,880.55	101,831.64	67,675.17
Locales	2,965.28	5.69%	52,086.11	67,569.34	60,877.86	66,182.17	68,029.55	82,651.88	62,222.04	63,895.74	58,852.38	65,866.41	82,189.17	89,351.36	55,051.39
Extranjero	2,181.33	20.89%	10,442.44	10,324.74	10,316.87	10,517.51	11,342.23	12,375.65	12,470.20	12,527.17	11,490.61	11,682.58	11,691.39	12,480.28	12,623.78
PATRIMONIO	36,526.08	17.58%	207,741.85	211,840.48	219,291.42	224,026.22	223,289.84	224,408.73	233,607.93	237,990.75	241,359.18	243,311.06	244,184.21	247,116.31	244,267.93
Capital	12,329.09	6.75%	182,634.26	183,148.86	186,118.16	187,728.12	189,463.57	191,163.57	194,842.50	195,847.50	197,333.50	197,479.50	199,172.40	200,417.40	194,963.34
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	922.89	(376.46%)	(245.15)	(226.75)	(226.75)	(226.75)	(226.75)	(226.75)	632.22	632.22	675.83	677.73	677.73	677.73	677.73
Utilidad de Periodos Anteriores	11,910.12	74.06%	16,081.76	36,190.12	35,966.53	35,966.53	33,870.51	33,498.27	33,498.27	31,429.32	30,949.76	30,551.74	28,830.75	28,337.92	27,991.87
Utilidad de Periodo	1,528.65	7.02%	21,767.32	1,114.60	2,661.04	4,609.44	5,854.56	8,382.77	11,506.74	13,686.42	15,671.37	17,628.85	18,020.70	20,227.58	23,295.98

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Ganancia o Perdida en Valores Disponible para la Venta	9,835.34	(78.71%)	(12,496.33)	(8,386.35)	(5,227.55)	(4,051.12)	(5,672.06)	(8,409.13)	(6,871.80)	(3,604.71)	(3,271.28)	(3,026.77)	(2,517.37)	(2,544.33)	(2,660.99)
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	381,077.04	18.95%	2,011,375.37	2,041,927.14	2,045,454.54	2,125,712.70	2,157,566.04	2,197,733.73	2,241,061.93	2,226,125.16	2,228,352.95	2,345,877.76	2,400,438.78	2,391,361.20	2,392,452.41