

METROBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	7,171.10	6.25%	114,732.68	139,017.53	140,222.10	87,994.70	112,762.48	112,987.85	134,272.32	140,431.25	120,758.31	101,570.78	98,765.90	101,668.07	121,903.78
Depositos Locales en Bancos	301.65	0.68%	44,244.40	45,569.20	50,500.04	52,710.98	54,527.02	47,902.30	49,423.35	54,360.90	41,445.02	52,675.05	48,872.88	45,465.24	44,546.05
A la Vista	(1,892.17)	(21.91%)	8,634.73	9,956.54	13,886.06	16,095.60	17,912.83	11,589.58	15,119.81	8,056.94	14,141.54	15,871.56	12,069.40	7,661.75	6,742.56
A Plazo	2,193.82	6.16%	35,609.67	35,612.67	36,613.99	36,615.38	36,614.20	36,312.71	34,303.53	46,303.96	27,303.48	36,803.48	36,803.48	37,803.48	37,803.48
Depositos Extranjeros en Bancos	5,977.73	9.26%	64,521.39	87,506.48	82,115.64	30,536.83	52,090.66	57,029.15	72,808.11	80,887.06	70,891.72	43,153.21	44,849.20	49,430.54	70,499.11
A la Vista	5,704.05	9.08%	62,794.58	85,779.68	80,388.58	28,809.81	50,363.64	55,301.91	70,768.00	78,846.98	68,851.44	41,112.83	42,808.72	47,389.97	68,498.64
A Plazo	273.68	15.85%	1,726.80	1,726.81	1,727.06	1,727.03	1,727.03	1,727.24	2,040.10	2,040.08	2,040.28	2,040.39	2,040.48	2,040.57	2,000.48
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	891.72	14.94%	5,966.90	5,941.85	7,606.41	4,746.88	6,144.79	8,056.40	12,040.86	5,183.29	8,421.57	5,742.52	5,043.82	6,772.30	6,858.62
CARTERA CREDITICIA	70,079.94	12.23%	572,789.29	563,215.15	571,043.48	590,300.97	585,775.78	591,398.96	583,350.50	583,547.43	603,413.57	622,122.99	639,479.24	646,110.28	642,869.23
Locales	22,888.08	4.32%	529,779.52	518,457.00	525,013.26	548,224.63	543,523.61	538,880.37	524,210.91	524,681.17	529,869.45	538,759.00	550,063.49	554,397.63	552,667.59
Extranjero	44,954.21	90.34%	49,763.45	51,834.73	53,204.76	49,155.22	49,505.66	59,872.22	66,500.16	66,285.79	81,031.87	86,599.34	93,334.03	96,013.17	94,717.66
Menos Provisiones	(2,237.65)	(33.13%)	6,753.68	7,076.59	7,174.54	7,078.89	7,253.49	7,353.63	7,360.58	7,419.53	7,487.74	3,235.36	3,918.28	4,300.53	4,516.02
Locales	(2,855.94)	(42.85%)	6,664.27	6,777.67	7,169.92	7,072.35	7,235.03	7,352.49	7,360.58	7,419.53	7,487.74	3,235.36	3,565.53	3,705.28	3,808.34
Extranjero	618.28	691.57%	89.40	298.92	4.62	6.53	18.46	1.14	0.00	0.00	0.00	0.00	352.75	595.24	707.69
INVERSIONES EN VALORES	62,434.78	31.46%	198,449.07	199,034.68	202,337.45	219,414.21	226,468.28	228,184.69	227,547.65	236,606.13	240,205.55	252,075.64	254,903.88	255,668.47	260,883.85
Locales	57,593.47	32.29%	178,336.85	178,859.70	181,905.14	200,192.41	206,635.11	207,903.31	207,346.98	214,764.78	215,033.82	226,999.70	229,889.99	230,734.61	235,930.32
Extranjero	4,841.31	24.07%	20,112.22	20,174.98	20,432.31	19,221.80	19,833.17	20,281.38	20,200.67	21,841.35	25,171.73	25,075.94	25,013.89	24,933.85	24,953.53
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	5,271.35	19.10%	27,602.19	29,074.80	29,959.78	33,924.02	34,626.40	36,475.61	34,676.23	36,363.09	34,477.81	34,499.85	35,063.75	37,186.58	32,873.53
Locales	4,918.08	18.06%	27,236.24	28,587.06	29,406.86	33,407.61	34,008.17	35,627.08	33,986.97	35,506.75	33,544.71	33,710.41	33,933.02	36,113.47	32,154.32
Extranjero	353.27	96.54%	365.95	487.75	552.93	516.41	618.23	848.52	689.26	856.34	933.10	789.44	1,130.73	1,073.11	719.21
TOTAL DE ACTIVOS	144,957.16	15.87%	913,573.23	930,342.16	943,562.81	931,633.89	959,632.94	969,047.11	979,846.69	996,947.90	998,855.24	1,010,269.26	1,028,212.78	1,040,633.39	1,058,530.39
DEPOSITOS	140,569.17	18.47%	760,998.16	774,807.15	783,824.76	781,296.59	803,671.59	810,933.25	822,933.19	840,852.00	842,061.31	851,499.95	865,808.54	881,574.15	901,567.32
Locales	141,319.02	21.04%	671,814.00	684,536.00	686,797.92	688,102.50	714,281.29	725,972.96	738,339.65	755,091.23	757,605.48	749,819.20	770,340.13	790,069.99	813,133.02

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Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,204.85	204.85	0.00	0.00	0.00	0.00
De Particulares	144,798.01	22.56%	641,706.59	655,044.32	661,088.86	664,925.32	692,335.46	703,116.95	700,911.88	719,919.89	725,634.58	721,588.99	741,256.63	759,484.98	786,504.60
A la Vista	20,297.69	24.44%	83,041.71	85,277.15	80,155.36	74,949.97	83,090.34	83,980.70	86,587.27	90,839.33	80,534.43	79,503.06	79,832.74	80,292.42	103,339.39
A Plazo	106,314.39	22.28%	477,264.61	484,446.08	496,128.44	506,956.88	515,350.67	519,833.20	517,277.90	520,771.75	541,378.77	546,307.37	563,287.06	574,796.49	583,579.00
De Ahorros	18,185.94	22.34%	81,400.27	85,321.09	84,805.07	83,018.46	93,894.46	99,303.04	97,046.71	108,308.82	103,721.38	95,778.57	98,136.82	104,396.07	99,586.21
De Bancos	(3,478.99)	(11.56%)	30,107.42	29,491.68	25,709.06	23,177.18	21,945.83	22,856.01	29,222.92	34,966.48	31,970.90	28,230.21	29,083.50	30,585.01	26,628.43
A la Vista	1,274.65	96.51%	1,320.77	1,924.62	1,124.67	1,642.12	212.15	1,947.11	1,941.58	1,964.58	2,019.30	2,277.52	2,912.54	4,533.15	2,595.43
A Plazo	(4,753.64)	(16.51%)	28,786.64	27,567.06	24,584.39	21,535.06	21,733.68	20,908.90	27,281.33	33,001.90	29,951.60	25,952.69	26,170.96	26,051.86	24,033.00
Extranjero	(749.86)	(0.84%)	89,184.16	90,271.14	97,026.83	93,194.09	89,390.30	84,960.29	84,593.54	85,760.77	84,455.83	101,680.74	95,468.41	91,504.16	88,434.30
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	(749.86)	(0.84%)	89,184.16	90,271.14	97,026.83	93,194.09	89,390.30	84,960.29	84,593.54	85,760.77	84,455.83	101,680.74	95,468.41	91,504.16	88,434.30
A la Vista	4,366.14	70.37%	6,204.96	6,597.63	12,002.38	8,766.03	6,077.03	8,735.52	11,033.07	8,979.99	8,380.22	11,150.48	10,611.73	9,199.31	10,571.10
A Plazo	(10,707.15)	(16.89%)	63,385.34	61,622.77	63,588.52	63,318.97	63,436.97	56,577.66	53,403.90	53,188.86	52,233.16	61,492.48	55,466.40	56,600.96	52,678.19
De Ahorros	5,591.15	28.54%	19,593.86	22,050.74	21,435.93	21,109.09	19,876.30	19,647.11	20,156.57	23,591.92	23,842.46	29,037.78	29,390.29	25,703.89	25,185.01
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
OBLIGACIONES	(8,975.63)	(17.73%)	50,610.42	52,197.43	55,025.01	49,121.18	51,621.18	50,056.75	50,522.87	50,385.44	46,714.59	46,714.59	44,310.25	44,323.15	41,634.79
Locales	0.00	0.00%	4,950.00	4,950.00	7,053.82	4,950.00	9,950.00	9,950.00	9,950.00	9,950.00	9,950.00	9,950.00	9,950.00	4,950.00	4,950.00
Extranjero	(8,975.63)	(19.66%)	45,660.42	47,247.43	47,971.18	44,171.18	41,671.18	40,106.75	40,572.87	40,435.44	36,764.59	36,764.59	39,360.25	39,373.15	36,684.79
OTROS PASIVOS	1,040.12	5.93%	17,533.21	17,623.00	18,268.76	14,910.45	17,020.25	18,920.19	17,222.01	16,333.77	19,826.24	17,009.75	22,125.21	16,666.70	18,573.33
Locales	1,127.83	6.70%	16,828.29	16,857.66	17,848.21	14,352.71	16,443.41	18,364.66	16,573.97	15,650.67	19,364.88	16,394.86	21,523.11	16,096.09	17,956.13
Extranjero	(87.71)	(12.44%)	704.91	765.34	420.55	557.74	576.84	555.53	648.04	683.11	461.37	614.89	602.10	570.61	617.20
PATRIMONIO	12,323.50	14.60%	84,431.45	85,714.59	86,444.29	86,305.66	87,319.92	89,136.91	89,168.62	89,376.69	90,253.10	95,044.97	95,968.77	98,069.39	96,754.95
Capital	0.00	0.00%	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00	65,000.00
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	8,575.27	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.83	6,520.13	6,523.88	6,523.88	8,575.27
Provisiones Dinámicas	8,209.65	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,516.30	6,516.30	6,516.30	8,209.65
Otras Reservas	365.62	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.83	3.83	7.57	7.57	365.62

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(412.22)	(3.07%)	13,430.23	20,679.91	20,679.91	20,679.91	18,664.30	18,664.30	18,479.85	18,479.85	18,476.02	16,339.29	16,335.55	16,335.55	13,018.01
Utilidad de Periodo	327.53	4.51%	7,256.07	241.83	529.44	698.06	2,417.66	2,958.60	3,622.64	4,044.50	4,510.33	5,320.17	5,992.79	7,164.06	7,583.60
Ganancia o Perdida en Valores Disponibles para la Venta	3,832.91	(305.45%)	(1,254.84)	(207.16)	234.93	(72.31)	1,237.97	2,514.01	2,066.13	1,852.35	2,262.93	1,865.37	2,116.56	3,045.91	2,578.07
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	144,957.16	15.87%	913,573.23	930,342.16	943,562.81	931,633.89	959,632.94	969,047.11	979,846.69	996,947.90	998,855.24	1,010,269.26	1,028,212.78	1,040,633.39	1,058,530.39