

**MULTIBANK, INC.**  
**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
<b>ACTIVOS LIQUIDOS</b>	79,523.99	25.83%	307,898.77	273,817.71	241,757.64	251,443.50	268,066.72	289,294.00	337,095.35	332,145.86	389,270.45	369,711.10	337,788.82	364,037.21	387,422.77
Depositos Locales en Bancos	35,864.40	54.32%	66,021.43	66,482.44	68,548.44	57,309.16	63,118.80	67,505.17	67,607.24	86,199.56	102,846.48	88,830.35	84,710.38	88,799.38	101,885.83
A la Vista	(1,435.60)	(7.55%)	19,021.43	15,382.44	17,448.44	16,159.16	15,718.80	21,305.17	16,357.24	18,399.56	23,846.48	15,830.35	17,710.38	22,799.38	17,585.83
A Plazo	37,300.00	79.36%	47,000.00	51,100.00	51,100.00	41,150.00	47,400.00	46,200.00	51,250.00	67,800.00	79,000.00	73,000.00	67,000.00	66,000.00	84,300.00
Depositos Extranjeros en Bancos	44,502.15	20.50%	217,073.26	186,305.71	149,281.78	172,788.74	181,530.43	195,638.28	238,418.02	227,000.01	263,517.39	253,606.82	231,039.34	252,130.71	261,575.41
A la Vista	34,652.95	46.66%	74,272.40	32,450.61	47,536.74	32,283.16	56,954.72	61,253.42	93,431.41	99,000.01	110,517.39	120,606.82	141,539.34	127,630.71	108,925.35
A Plazo	9,849.21	6.90%	142,800.86	153,855.10	101,745.04	140,505.58	124,575.71	134,384.86	144,986.60	128,000.00	153,000.00	133,000.00	89,500.00	124,500.00	152,650.07
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	(842.56)	(3.40%)	24,804.09	21,029.56	23,927.42	21,345.59	23,417.50	26,150.55	31,070.09	18,946.29	22,906.58	27,273.93	22,039.09	23,107.12	23,961.53
<b>CARTERA CREDITICIA</b>	314,962.20	17.05%	1,847,617.27	1,851,421.49	1,863,568.93	1,929,375.19	1,970,317.79	2,001,313.25	1,981,047.46	1,990,364.71	2,028,131.58	2,056,715.15	2,095,468.73	2,151,143.69	2,162,579.47
Locales	230,334.83	15.25%	1,510,221.41	1,525,850.39	1,534,019.61	1,584,126.78	1,617,060.81	1,623,166.39	1,620,092.34	1,632,118.51	1,667,098.63	1,678,256.79	1,716,991.26	1,745,833.72	1,740,556.24
Extranjero	83,704.15	23.32%	358,891.26	346,989.09	351,476.28	367,293.53	375,958.93	400,617.75	383,700.14	380,486.99	383,901.69	403,108.35	398,717.07	427,037.04	442,595.41
Menos Provisiones	(923.21)	(4.29%)	21,495.40	21,418.00	21,926.96	22,045.11	22,701.95	22,470.90	22,745.02	22,240.79	22,868.74	24,649.99	20,239.61	21,727.06	20,572.18
Locales	(130.83)	(0.66%)	19,819.14	19,675.83	20,216.31	20,839.07	21,515.02	21,284.62	21,736.91	21,249.77	21,837.18	23,337.36	20,193.41	21,672.55	19,688.31
Extranjero	(792.38)	(47.27%)	1,676.25	1,742.16	1,710.65	1,206.03	1,186.93	1,186.27	1,008.11	991.02	1,031.56	1,312.64	46.21	54.51	883.87
<b>INVERSIONES EN VALORES</b>	164,709.85	24.83%	663,320.56	657,723.42	682,257.33	693,827.87	705,808.27	692,638.64	716,843.53	723,466.31	719,526.50	763,623.48	758,451.91	738,302.08	828,030.41
Locales	43,094.82	24.99%	172,467.56	172,219.60	184,218.91	173,434.52	174,964.81	188,970.13	202,432.00	202,554.67	186,289.97	208,239.23	213,847.77	198,103.19	215,562.38
Extranjero	121,615.03	24.78%	490,853.00	485,503.83	498,038.41	520,393.35	530,843.46	503,668.51	514,411.54	520,911.64	533,236.53	555,384.25	544,604.14	540,198.89	612,468.03
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>	9,032.06	7.87%	114,710.40	129,544.30	131,229.20	124,693.82	128,534.02	129,675.84	132,550.31	129,468.80	140,552.48	140,819.19	142,890.00	147,075.12	123,742.46
Locales	9,043.40	8.49%	106,523.51	122,938.62	124,110.40	116,879.99	121,448.29	122,385.42	124,389.73	122,297.60	132,994.95	133,195.22	135,390.07	139,975.58	115,566.92
Extranjero	(11.34)	(0.14%)	8,186.88	6,605.68	7,118.80	7,813.83	7,085.73	7,290.42	8,160.58	7,171.20	7,557.52	7,623.98	7,499.93	7,099.54	8,175.54
<b>TOTAL DE ACTIVOS</b>	568,228.11	19.37%	2,933,547.00	2,912,506.92	2,918,813.10	2,999,340.38	3,072,726.81	3,112,921.73	3,167,536.66	3,175,445.68	3,277,481.01	3,330,868.93	3,334,599.46	3,400,558.11	3,501,775.11
<b>DEPOSITOS</b>	409,057.54	21.10%	1,938,597.35	1,943,988.26	1,947,096.01	1,994,682.99	2,046,597.96	2,088,236.70	2,153,879.81	2,147,314.93	2,219,524.96	2,255,927.36	2,269,995.13	2,310,075.51	2,347,654.88
Locales	196,420.98	16.13%	1,217,979.32	1,199,667.51	1,204,108.16	1,201,945.73	1,235,186.35	1,277,260.55	1,317,065.20	1,319,683.47	1,362,403.45	1,371,020.86	1,383,622.01	1,399,260.64	1,414,400.31

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			2013 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	179,505.72	15.32%	1,171,654.12	1,156,593.74	1,157,759.79	1,164,576.46	1,191,243.51	1,229,550.40	1,266,470.49	1,265,080.93	1,293,101.33	1,295,608.42	1,314,692.83	1,323,818.95	1,351,159.84
A la Vista	84,290.53	44.78%	188,246.92	180,492.44	178,446.17	182,343.05	202,005.40	218,761.37	239,558.25	230,237.72	240,557.06	260,360.09	261,549.15	261,005.86	272,537.45
A Plazo	44,522.17	5.31%	838,002.71	834,687.46	836,949.89	841,027.17	841,243.19	844,401.89	863,208.16	859,649.69	864,863.07	853,424.65	869,176.34	873,127.15	882,524.88
De Ahorros	50,693.03	34.86%	145,404.49	141,413.83	142,363.72	141,206.23	147,994.92	166,387.14	163,704.08	175,193.52	187,681.20	181,823.68	183,967.34	189,685.94	196,097.52
De Bancos	16,915.26	36.51%	46,325.20	43,073.77	46,348.37	37,369.27	43,942.84	47,710.16	50,594.71	54,602.54	69,302.12	75,412.44	68,929.18	75,441.69	63,240.46
A la Vista	6,865.65	90.84%	7,558.09	10,602.22	14,875.73	15,900.79	13,960.16	17,726.82	16,310.72	14,402.40	11,100.67	14,210.51	14,613.77	16,123.24	14,423.74
A Plazo	10,049.61	25.92%	38,767.11	32,471.56	31,472.64	21,468.48	29,982.68	29,983.34	34,283.98	40,200.14	58,201.45	61,201.93	54,315.41	59,318.45	48,816.72
Extranjero	212,636.55	29.51%	720,618.02	744,320.76	742,987.84	792,737.26	811,411.60	810,976.15	836,814.61	827,631.46	857,121.51	884,906.50	886,373.13	910,814.87	933,254.58
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	150,789.43	22.87%	659,211.82	664,163.79	671,553.24	713,768.63	720,975.51	723,858.09	733,083.05	735,904.98	764,015.44	786,502.26	806,081.53	794,098.48	810,001.25
A la Vista	54,003.57	18.80%	287,304.10	289,005.30	296,694.23	330,288.01	338,074.39	337,471.15	348,119.61	356,929.66	358,074.09	371,038.07	354,061.63	343,002.56	341,307.67
A Plazo	48,612.77	20.62%	235,721.09	234,247.93	241,790.39	241,894.18	237,363.61	239,341.94	246,205.46	246,009.38	259,889.09	262,547.43	260,716.14	267,789.71	284,333.87
De Ahorros	48,173.09	35.37%	136,186.63	140,910.55	133,068.62	141,586.44	145,537.51	147,045.00	138,757.98	132,965.94	146,052.26	152,916.76	191,303.76	183,306.21	184,359.71
De Bancos	61,847.13	100.72%	61,406.20	80,156.97	71,434.60	78,968.63	90,436.10	87,118.06	103,731.56	91,726.48	93,106.07	98,404.25	80,291.60	116,716.39	123,253.33
A la Vista	52,525.87	231.02%	22,736.09	38,544.50	29,748.65	37,292.80	51,739.15	43,474.13	62,074.21	53,135.79	54,570.38	55,980.54	37,889.45	69,333.82	75,261.96
A Plazo	9,321.26	24.10%	38,670.11	41,612.47	41,685.95	41,675.83	38,696.95	43,643.93	41,657.35	38,590.69	38,535.69	42,423.71	42,402.15	47,382.57	47,991.37
OBLIGACIONES	64,414.38	10.59%	608,122.53	585,753.04	570,764.53	609,056.66	604,568.93	599,774.28	573,653.84	594,173.07	614,718.69	626,263.00	603,776.98	622,780.79	672,536.91
Locales	(5,614.94)	(11.18%)	50,227.76	50,555.76	53,055.76	52,062.79	52,062.79	52,062.79	52,062.79	52,062.79	52,062.79	51,069.82	51,069.82	44,612.82	44,612.82
Extranjero	70,029.32	12.55%	557,894.77	535,197.28	517,708.77	556,993.87	552,506.14	547,711.49	521,591.05	542,110.28	562,655.90	575,193.18	552,707.16	578,167.97	627,924.09
OTROS PASIVOS	32,256.76	28.23%	114,254.38	106,512.90	114,898.62	106,188.79	128,596.66	117,501.77	127,413.36	118,457.90	125,167.14	126,281.35	134,223.69	136,414.41	146,511.15
Locales	25,695.54	25.91%	99,163.28	91,040.40	98,967.08	91,928.57	115,225.00	102,840.00	112,371.26	104,493.58	107,188.72	108,386.04	116,797.82	116,716.61	124,858.82
Extranjero	6,561.22	43.48%	15,091.10	15,472.51	15,931.54	14,260.22	13,371.66	14,661.77	15,042.10	13,964.32	17,978.41	17,895.32	17,425.87	19,697.81	21,652.32
PATRIMONIO	62,499.42	22.93%	272,572.74	276,252.71	286,053.93	289,411.94	292,963.26	307,408.98	312,589.64	315,499.78	318,070.22	322,397.22	326,603.66	331,287.39	335,072.17
Capital	29,628.64	12.61%	234,963.34	234,963.34	234,963.34	234,963.34	234,963.34	239,916.74	243,593.04	245,883.04	247,923.04	254,862.74	254,862.74	259,492.04	264,591.98
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	16,332.09	(139.97%)	(11,668.01)	(11,561.34)	(8,792.85)	(9,640.96)	(9,943.46)	(9,008.04)	(9,266.40)	(9,338.32)	(14,882.16)	5,031.75	4,242.84	3,362.58	4,664.08
Provisiones Dinámicas	19,929.17	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,180.67	19,180.67	19,180.67	19,929.17
Otras Reservas	(3,597.09)	30.83%	(11,668.01)	(11,561.34)	(8,792.85)	(9,640.96)	(9,943.46)	(9,008.04)	(9,266.40)	(9,338.32)	(14,882.16)	(14,148.92)	(14,937.83)	(15,818.09)	(15,265.09)

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	1,412.37	3.62%	39,049.55	71,444.44	70,962.58	70,203.86	68,682.99	68,214.97	66,641.62	65,179.06	64,562.15	44,337.04	42,896.85	42,291.73	40,461.92
Utilidad de Periodo	6,725.30	19.92%	33,760.99	2,880.41	4,338.78	8,600.79	11,325.98	15,982.44	19,809.00	23,109.23	26,544.43	29,904.47	33,579.47	35,817.34	40,486.29
Ganancia o Perdida en Valores Disponibles para la Venta	8,401.03	(35.70%)	(23,533.13)	(21,474.15)	(15,417.92)	(14,715.09)	(12,065.59)	(7,697.13)	(8,187.62)	(9,333.23)	(6,077.25)	(11,738.79)	(8,978.25)	(9,676.31)	(15,132.10)
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>568,228.11</b>	<b>19.37%</b>	<b>2,933,547.00</b>	<b>2,912,506.92</b>	<b>2,918,813.10</b>	<b>2,999,340.38</b>	<b>3,072,726.81</b>	<b>3,112,921.73</b>	<b>3,167,536.66</b>	<b>3,175,445.68</b>	<b>3,277,481.01</b>	<b>3,330,868.93</b>	<b>3,334,599.46</b>	<b>3,400,558.11</b>	<b>3,501,775.11</b>