

METROBANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015												
			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(1,156.62)	(0.95%)	121,903.78	128,456.70	127,859.38	140,171.58	126,679.13	116,633.07	111,396.58	115,786.17	106,744.77	94,899.08	93,220.40	104,244.69	120,747.16
Depositos Locales en Bancos	(27,263.25)	(61.20%)	44,546.05	48,721.38	48,877.89	55,296.57	54,229.54	61,102.95	44,005.50	39,460.37	30,264.31	29,886.65	26,029.74	32,516.52	17,282.79
A la Vista	4,137.46	61.36%	6,742.56	10,821.38	10,977.89	12,396.57	16,329.54	13,202.43	14,105.29	9,560.17	12,364.11	13,486.45	21,629.25	26,114.79	10,880.02
A Plazo	(31,400.71)	(83.06%)	37,803.48	37,900.00	37,900.00	42,900.00	37,900.00	47,900.51	29,900.20	29,900.20	17,900.20	16,400.20	4,400.48	6,401.73	6,402.77
Depositos Extranjeros en Bancos	21,488.73	30.48%	70,499.11	73,274.49	73,229.52	77,130.56	64,787.27	50,144.75	62,229.85	70,929.71	69,550.24	60,897.69	59,973.27	57,132.07	91,987.84
A la Vista	16,904.21	24.68%	68,498.64	71,274.01	71,228.71	75,129.75	62,786.46	48,143.69	60,228.70	69,344.71	67,965.24	59,312.69	58,388.27	55,547.07	85,402.84
A Plazo	4,584.52	229.17%	2,000.48	2,000.48	2,000.81	2,000.81	2,000.81	2,001.06	2,001.15	1,585.00	1,585.00	1,585.00	1,585.00	1,585.00	6,585.00
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	4,617.90	67.33%	6,858.62	6,460.84	5,751.97	7,744.46	7,662.32	5,385.37	5,161.24	5,396.09	6,930.21	4,114.74	7,217.40	14,596.10	11,476.52
CARTERA CREDITICIA	66,284.55	10.31%	642,869.23	638,930.05	649,235.04	649,725.71	664,060.25	677,231.89	692,963.61	679,832.13	692,761.14	716,584.27	725,781.35	735,013.05	709,153.77
Locales	8,654.55	1.57%	552,667.59	548,762.55	560,366.93	555,954.54	563,372.71	565,254.30	580,721.85	567,192.08	562,083.84	571,437.10	578,437.02	588,029.93	561,322.15
Extranjero	55,522.45	58.62%	94,717.66	94,704.57	93,404.00	98,340.92	105,407.16	116,898.29	117,269.92	117,704.09	135,866.17	150,655.00	152,945.20	152,781.88	150,240.11
Menos Provisiones	(2,107.54)	(46.67%)	4,516.02	4,537.06	4,535.90	4,569.75	4,719.63	4,920.70	5,028.15	5,064.04	5,188.87	5,507.82	5,600.87	5,798.76	2,408.48
Locales	(2,049.52)	(53.82%)	3,808.34	3,828.81	3,833.78	3,861.92	4,010.35	4,192.97	4,462.68	4,481.13	4,979.21	4,891.48	4,959.62	5,133.14	1,758.81
Extranjero	(58.02)	(8.20%)	707.69	708.25	702.12	707.83	709.27	727.73	565.47	582.91	209.66	616.34	641.25	665.62	649.67
INVERSIONES EN VALORES	6,055.82	2.32%	260,883.85	261,235.27	261,218.50	263,844.64	261,913.05	265,376.52	271,231.73	271,146.21	272,176.34	265,577.59	265,391.53	266,265.80	266,939.67
Locales	(6,727.80)	(2.85%)	235,930.32	237,005.15	237,994.76	238,641.88	237,920.71	240,143.93	238,154.33	236,677.17	233,325.20	229,250.60	228,972.18	228,130.24	229,202.52
Extranjero	12,783.62	51.23%	24,953.53	24,230.12	23,223.74	25,202.76	23,992.35	25,232.59	33,077.40	34,469.04	38,851.15	36,326.99	36,419.35	38,135.56	37,737.15
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	(1,757.20)	(5.35%)	32,873.53	32,968.15	33,739.86	31,885.15	33,580.60	34,354.22	32,682.60	32,889.63	32,558.33	31,966.04	34,304.61	33,947.54	31,116.34
Locales	(2,236.52)	(6.96%)	32,154.32	31,761.97	32,624.74	31,049.85	32,326.87	33,026.29	30,115.49	31,476.43	31,228.57	30,671.37	32,332.64	32,272.69	29,917.80
Extranjero	479.32	66.65%	719.21	1,206.18	1,115.12	835.30	1,253.72	1,327.93	2,567.11	1,413.19	1,329.76	1,294.67	1,971.97	1,674.85	1,198.54
TOTAL DE ACTIVOS	69,426.55	6.56%	1,058,530.39	1,061,590.18	1,072,052.78	1,085,627.07	1,086,233.02	1,093,595.69	1,108,274.52	1,099,654.13	1,104,240.58	1,109,026.98	1,118,697.90	1,139,471.08	1,127,956.94
DEPOSITOS	42,683.61	4.73%	901,567.32	905,494.51	914,252.14	919,821.43	925,198.88	933,422.66	948,497.39	944,149.99	949,177.49	943,906.88	952,966.73	958,765.86	944,250.93
Locales	37,914.25	4.66%	813,133.02	819,593.90	826,048.69	827,136.68	826,300.03	834,587.87	852,281.49	847,141.24	852,941.08	847,495.93	856,265.97	859,744.88	851,047.27

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			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	54,275.01	6.90%	786,504.60	790,696.70	798,571.52	802,341.09	802,017.40	813,123.18	831,973.26	829,960.74	836,841.28	838,536.74	844,821.37	845,551.65	840,779.61
A la Vista	(20,051.33)	(19.40%)	103,339.39	92,915.68	94,252.13	91,454.10	89,294.49	86,319.52	93,808.91	84,389.66	86,921.15	84,758.11	81,067.99	81,290.57	83,288.07
A Plazo	76,323.22	13.08%	583,579.00	599,918.24	607,639.43	614,772.65	618,444.21	629,800.12	640,009.73	646,919.60	653,429.62	651,278.58	665,287.48	669,005.73	659,902.22
De Ahorros	(1,996.89)	(2.01%)	99,586.21	97,862.79	96,679.96	96,114.33	94,278.69	97,003.53	98,154.63	98,651.47	96,490.51	102,500.05	98,465.90	95,255.35	97,589.32
De Bancos	(16,360.76)	(61.44%)	26,628.43	28,897.20	27,477.17	24,795.59	24,282.63	21,464.69	20,308.23	17,180.50	16,099.81	8,959.19	11,444.61	14,193.23	10,267.67
A la Vista	(328.84)	(12.67%)	2,595.43	2,897.03	3,476.32	3,795.00	3,268.04	3,463.32	3,806.54	2,677.59	2,596.21	2,955.78	3,444.61	8,192.37	2,266.58
A Plazo	(16,031.92)	(66.71%)	24,033.00	26,000.16	24,000.85	21,000.59	21,014.59	18,001.37	16,501.69	14,502.91	13,503.60	6,003.42	8,000.00	6,000.86	8,001.08
Extranjero	4,769.36	5.39%	88,434.30	85,900.61	88,203.44	92,684.75	98,898.85	98,834.79	96,215.90	97,008.76	96,236.41	96,410.94	96,700.75	99,020.98	93,203.66
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	4,769.36	5.39%	88,434.30	85,900.61	88,203.44	92,684.75	98,898.85	98,834.79	96,215.90	97,008.76	96,236.41	96,410.94	96,700.75	99,020.98	93,203.66
A la Vista	(4,685.92)	(44.33%)	10,571.10	9,024.49	6,512.29	7,879.89	7,058.49	6,217.83	5,943.89	5,654.12	5,747.08	6,129.78	6,016.63	7,869.03	5,885.18
A Plazo	13,840.04	26.27%	52,678.19	51,213.06	56,937.06	59,999.96	64,566.19	64,209.32	65,472.00	67,201.79	67,968.53	68,024.32	68,085.59	70,095.03	66,518.23
De Ahorros	(4,384.76)	(17.41%)	25,185.01	25,663.06	24,754.09	24,804.90	27,274.17	28,407.64	24,800.01	24,152.85	22,520.80	22,256.84	22,598.53	21,056.92	20,800.25
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	3,315.21	7.96%	41,634.79	40,008.14	41,428.14	46,062.91	42,167.24	39,504.77	38,504.77	37,304.77	37,084.77	44,950.00	44,950.00	54,950.00	44,950.00
Locales	10,000.00	202.02%	4,950.00	4,950.00	6,150.00	6,150.00	6,150.00	6,150.00	6,150.00	4,950.00	4,950.00	14,950.00	14,950.00	14,950.00	14,950.00
Extranjero	(6,684.79)	(18.22%)	36,684.79	35,058.14	35,278.14	39,912.91	36,017.24	33,354.77	32,354.77	32,354.77	32,134.77	30,000.00	30,000.00	40,000.00	30,000.00
OTROS PASIVOS	(1,010.57)	(5.47%)	18,484.03	16,612.72	17,009.04	19,711.75	18,736.48	20,536.60	21,952.96	18,155.85	17,981.20	19,440.50	19,112.43	24,368.30	17,473.45
Locales	(1,199.53)	(6.71%)	17,866.82	15,932.35	16,374.47	18,942.31	17,923.78	19,882.53	21,201.01	17,463.07	17,289.28	18,720.09	18,412.75	23,657.88	16,667.29
Extranjero	188.96	30.62%	617.20	680.37	634.57	769.44	812.70	654.06	751.95	692.78	691.92	720.40	699.68	710.42	806.16
PATRIMONIO	24,438.30	25.23%	96,844.25	99,474.81	99,363.47	100,030.98	100,130.42	100,131.66	99,319.40	100,043.52	99,997.12	100,729.60	101,668.74	101,386.92	121,282.55
Capital	20,000.00	30.77%	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	85,000.00
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	4,663.78	63.62%	7,330.17	7,334.01	7,836.67	9,228.22	9,026.06	8,844.02	10,339.90	10,339.90	10,347.56	10,347.56	10,347.56	10,347.56	11,993.95
Provisiones Dinámicas	5,017.92	72.05%	6,964.54	6,964.54	6,964.54	8,323.15	8,323.15	8,323.15	10,336.07	10,336.07	10,336.07	10,336.07	10,336.07	10,336.07	11,982.46
Otras Reservas	(354.14)	(96.86%)	365.62	369.47	872.13	905.07	702.91	520.87	3.83	3.83	11.49	11.49	11.49	11.49	11.49

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	557.26	3.91%	14,263.12	21,932.17	21,429.51	20,037.95	17,990.12	18,172.16	16,676.28	16,676.28	16,325.47	16,325.47	16,325.47	16,325.47	14,820.38
Utilidad de Periodo	2,231.44	29.08%	7,672.90	1,577.08	1,905.03	3,338.47	5,912.53	6,299.62	7,097.85	7,695.99	8,209.30	8,736.66	9,328.02	9,702.57	9,904.34
Ganancia o Perdida en Valores Disponibles para la Venta	(3,014.18)	(116.92%)	2,578.07	3,631.55	3,192.26	2,426.34	2,201.72	1,815.87	205.38	331.35	114.79	319.92	667.69	11.32	(436.11)
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	69,426.55	6.56%	1,058,530.39	1,061,590.18	1,072,052.78	1,085,627.07	1,086,233.02	1,093,595.69	1,108,274.52	1,099,654.13	1,104,240.58	1,109,026.98	1,118,697.90	1,139,471.08	1,127,956.94