

MULTIBANK, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	68,299.49	17.63%	387,422.77	453,196.94	329,865.57	295,699.19	259,593.49	394,206.76	356,364.05	320,948.61	326,010.40	293,536.61	404,534.37	400,529.86	455,722.26
Depositos Locales en Bancos	1,907.35	1.87%	101,885.83	105,024.62	101,436.43	89,008.94	63,332.86	79,289.03	82,642.50	83,273.82	78,309.82	60,972.50	91,527.64	99,338.23	103,793.18
A la Vista	(292.65)	(1.66%)	17,585.83	17,624.62	18,036.43	18,008.94	16,757.86	16,939.03	18,242.50	17,123.82	17,009.82	22,472.50	23,027.64	16,938.23	17,293.18
A Plazo	2,200.00	2.61%	84,300.00	87,400.00	83,400.00	71,000.00	46,575.00	62,350.00	64,400.00	66,150.00	61,300.00	38,500.00	68,500.00	82,400.00	86,500.00
Depositos Extranjeros en Bancos	62,670.43	23.96%	261,575.41	325,751.95	203,790.99	180,215.44	178,404.67	292,672.82	250,189.73	217,029.92	220,932.80	208,534.17	288,442.68	278,891.03	324,245.85
A la Vista	18,075.50	16.59%	108,925.35	149,751.95	114,790.99	82,855.50	113,904.67	109,635.82	91,687.73	82,143.28	74,692.80	66,243.15	97,623.68	79,155.21	127,000.85
A Plazo	44,594.93	29.21%	152,650.07	176,000.00	89,000.00	97,359.94	64,500.00	183,037.00	158,502.00	134,886.63	146,240.00	142,291.01	190,819.00	199,735.82	197,245.00
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	3,721.71	15.53%	23,961.53	22,420.38	24,638.15	26,474.81	17,855.96	22,244.91	23,531.83	20,644.87	26,767.79	24,029.94	24,564.05	22,300.59	27,683.23
CARTERA CREDITICIA	289,600.35	13.39%	2,162,579.47	2,144,747.70	2,133,667.22	2,194,525.27	2,147,396.62	2,187,600.47	2,277,849.84	2,290,799.37	2,343,492.51	2,411,719.67	2,427,902.12	2,442,171.58	2,452,179.82
Locales	302,186.73	17.36%	1,740,556.24	1,737,103.68	1,744,697.65	1,753,314.85	1,767,416.14	1,803,999.82	1,871,321.03	1,888,956.23	1,939,061.06	1,975,466.27	2,003,796.55	2,029,654.07	2,042,742.97
Extranjero	(6,525.78)	(1.47%)	442,595.41	428,104.56	410,637.44	463,308.95	403,752.59	408,059.05	434,793.66	429,239.76	432,170.12	465,119.49	452,790.20	442,472.19	436,069.63
Menos Provisiones	6,060.59	29.46%	20,572.18	20,460.54	21,667.87	22,098.52	23,772.10	24,458.40	28,264.85	27,396.62	27,738.67	28,866.09	28,684.62	29,954.68	26,632.78
Locales	5,827.97	29.60%	19,688.31	19,444.96	20,947.05	21,471.03	22,829.81	6,741.61	27,517.82	26,651.22	26,980.16	28,063.20	27,896.64	28,846.40	25,516.28
Extranjero	232.63	26.32%	883.87	1,015.58	720.82	627.49	942.29	17,716.79	747.04	745.41	758.50	802.90	787.99	1,108.28	1,116.50
INVERSIONES EN VALORES	28,761.53	3.47%	828,030.41	831,646.06	870,314.55	864,280.07	842,459.49	821,268.90	829,323.24	807,558.52	789,597.72	789,538.33	783,494.92	819,674.49	856,791.94
Locales	18,298.35	8.49%	215,562.38	220,147.08	216,413.57	216,586.61	200,113.19	206,073.61	221,360.11	221,463.13	225,921.68	237,434.23	237,870.34	240,411.81	233,860.73
Extranjero	10,463.18	1.71%	612,468.03	611,498.98	653,900.98	647,693.46	642,346.30	615,195.29	607,963.14	586,095.39	563,676.03	552,104.10	545,624.58	579,262.68	622,931.21
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	16,754.69	13.54%	123,742.46	127,128.92	136,860.07	123,740.84	127,136.48	131,562.40	131,818.46	133,849.51	136,261.98	141,628.85	135,261.50	136,946.20	140,497.15
Locales	15,387.09	13.31%	115,566.92	119,992.69	129,308.43	116,389.63	118,072.41	122,090.56	122,628.81	125,808.77	118,869.88	123,509.08	124,786.05	128,200.40	130,954.00
Extranjero	1,367.60	16.73%	8,175.54	7,136.23	7,551.64	7,351.20	9,064.08	9,471.84	9,189.65	8,040.75	17,392.10	18,119.77	10,475.45	8,745.80	9,543.15
TOTAL DE ACTIVOS	403,416.07	11.52%	3,501,775.11	3,556,719.63	3,470,707.41	3,478,245.37	3,376,586.09	3,534,638.53	3,595,355.60	3,553,156.01	3,595,362.60	3,636,423.45	3,751,192.91	3,799,322.13	3,905,191.18
DEPOSITOS	108,848.38	4.64%	2,347,654.88	2,404,013.93	2,360,387.35	2,386,370.91	2,302,731.72	2,391,417.01	2,355,042.27	2,300,303.90	2,285,238.75	2,295,704.99	2,383,361.06	2,429,880.02	2,456,503.26
Locales	85,062.40	6.01%	1,414,400.31	1,441,355.22	1,427,733.12	1,434,074.51	1,438,876.37	1,466,234.00	1,429,110.64	1,399,711.28	1,382,577.00	1,383,245.73	1,444,925.78	1,492,499.18	1,499,462.70

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Oficiales	91,083.33	0.00%	0.00	0.00	0.00	0.00	0.00	41,083.33	41,083.33	41,083.33	41,083.33	41,083.33	101,083.33	101,083.33	91,083.33	
De Particulares	(24,889.99)	(1.84%)	1,351,159.84	1,376,371.84	1,381,171.95	1,372,386.46	1,372,183.54	1,340,599.02	1,321,245.03	1,296,869.68	1,295,338.28	1,279,234.31	1,291,359.87	1,324,718.34	1,326,269.85	
A la Vista	(35,906.13)	(13.17%)	272,537.45	265,497.93	255,850.50	234,232.64	236,147.44	243,181.28	236,395.69	234,298.57	246,554.41	232,677.14	232,970.51	253,294.33	236,631.32	
A Plazo	19,297.06	2.19%	882,524.88	913,898.05	923,828.27	933,510.13	938,280.24	900,294.60	895,632.42	876,647.48	861,475.98	864,929.38	882,371.96	887,210.18	901,821.93	
De Ahorros	(8,280.91)	(4.22%)	196,097.52	196,975.86	201,493.18	204,643.69	197,755.85	197,123.13	189,216.93	185,923.63	187,307.89	181,627.78	176,017.39	184,213.83	187,816.60	
De Bancos	18,869.05	29.84%	63,240.46	64,983.38	46,561.18	61,688.05	66,692.83	84,551.65	66,782.27	61,758.27	46,155.40	62,928.09	52,482.58	66,697.50	82,109.52	
A la Vista	(3,027.52)	(20.99%)	14,423.74	16,678.83	11,255.85	10,892.65	12,866.89	15,060.93	13,289.85	8,263.90	5,460.26	9,231.58	7,774.93	10,985.90	11,396.22	
A Plazo	21,896.57	44.85%	48,816.72	48,304.55	35,305.33	50,795.40	53,825.94	69,490.72	53,492.43	53,494.36	40,695.14	53,696.51	44,707.65	55,711.60	70,713.29	
Extranjero	23,785.99	2.55%	933,254.58	962,658.71	932,654.23	952,296.40	863,855.35	925,183.01	925,931.64	900,592.62	902,661.75	912,459.26	938,435.29	937,380.84	957,040.56	
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	34,062.89	4.21%	810,001.25	822,201.07	799,463.72	795,736.12	766,779.22	815,150.40	818,838.60	795,266.33	798,845.38	809,716.16	827,242.83	831,903.66	844,064.14	
A la Vista	43,674.62	12.80%	341,307.67	355,994.93	341,299.48	331,832.12	321,548.68	353,784.46	343,178.13	336,885.24	345,933.96	358,139.14	353,664.50	366,393.20	384,982.29	
A Plazo	(26,530.53)	(9.33%)	284,333.87	268,880.11	268,617.30	261,821.57	256,286.17	252,889.51	270,302.16	256,442.44	249,024.15	249,514.30	264,265.37	265,266.26	257,803.34	
De Ahorros	16,918.80	9.18%	184,359.71	197,326.03	189,546.94	202,082.42	188,944.37	208,476.44	205,358.31	201,938.64	203,887.27	202,062.72	209,312.96	200,244.20	201,278.51	
De Bancos	(10,276.90)	(8.34%)	123,253.33	140,457.64	133,190.51	156,560.29	97,076.13	110,032.61	107,093.04	105,326.30	103,816.36	102,743.10	111,192.45	105,477.18	112,976.42	
A la Vista	(16,191.01)	(21.51%)	75,261.96	92,649.75	85,404.62	108,872.30	49,283.42	53,106.90	50,131.03	48,400.59	46,757.85	49,774.71	51,263.00	55,641.01	59,070.95	
A Plazo	5,914.10	12.32%	47,991.37	47,807.89	47,785.89	47,687.99	47,792.71	56,925.71	56,962.01	56,925.71	57,058.51	52,968.39	59,929.45	49,836.17	53,905.47	
OBLIGACIONES	278,096.20	41.35%	672,536.91	672,088.65	623,451.73	616,814.22	618,394.66	665,003.01	738,565.38	770,787.12	796,875.05	853,074.45	876,239.16	880,092.10	950,633.11	
Locales	51,112.18	114.57%	44,612.82	55,405.00	61,682.82	55,725.00	55,725.00	55,725.00	55,725.00	35,725.00	35,725.00	63,725.00	65,025.00	85,725.00	95,725.00	
Extranjero	226,984.02	36.15%	627,924.09	616,683.65	561,768.91	561,089.22	562,669.66	609,278.01	682,840.38	735,062.12	761,150.05	789,349.45	811,214.16	794,367.10	854,908.11	
OTROS PASIVOS	(3,116.43)	(2.13%)	146,511.15	145,732.20	146,187.39	130,959.71	105,525.29	123,502.03	149,179.25	128,478.64	163,245.59	145,526.31	138,065.31	136,733.98	143,394.72	
Locales	(1,536.86)	(1.23%)	124,858.82	120,429.08	128,421.90	97,617.17	88,914.72	106,533.59	133,078.43	113,180.84	137,999.49	116,899.95	121,343.74	120,018.10	123,321.96	
Extranjero	(1,579.57)	(7.30%)	21,652.32	25,303.12	17,765.49	33,342.53	16,610.57	16,968.45	16,100.82	15,297.81	25,246.10	28,626.36	16,721.57	16,715.88	20,072.75	
PATRIMONIO	19,587.92	5.85%	335,072.17	334,884.85	340,680.94	344,100.53	349,934.43	354,716.47	352,568.70	353,586.35	350,003.21	342,117.71	353,527.38	352,616.04	354,660.09	
Capital	3,418.14	1.29%	264,591.98	264,591.98	266,391.98	267,727.69	268,163.00	268,163.00	268,163.00	268,163.00	268,163.00	268,163.00	268,163.00	268,163.00	268,010.12	
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	19,662.84	421.58%	4,664.08	1,073.56	3,415.77	7,003.58	8,138.98	8,827.03	13,703.85	12,799.08	13,568.58	12,015.87	12,817.94	13,038.16	24,326.92	
Provisiones Dinámicas	17,491.98	87.77%	19,929.17	19,929.17	19,929.17	23,646.92	23,646.92	23,646.92	27,192.17	27,192.17	27,192.17	27,192.17	27,192.17	27,192.17	37,421.15	
Otras Reservas	2,170.86	(14.22%)	(15,265.09)	(18,855.61)	(16,513.40)	(16,643.33)	(15,507.93)	(14,819.89)	(13,488.31)	(14,393.09)	(13,623.59)	(15,176.30)	(14,374.23)	(14,154.01)	(13,094.23)	

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Utilidad de Periodos Anteriores	8,849.76	21.87%	40,461.92	79,445.59	78,788.66	73,969.33	71,733.03	71,114.19	66,153.19	63,467.78	63,548.90	62,130.70	60,620.25	60,613.85	49,311.68
Utilidad de Periodo	16,396.12	40.50%	40,486.29	4,502.12	7,146.67	12,436.97	14,749.00	20,267.39	24,907.53	30,333.98	32,900.36	36,490.09	42,006.24	44,887.51	56,882.41
Ganancia o Perdida en Valores Disponibles para la Venta	(28,738.94)	189.92%	(15,132.10)	(14,728.39)	(15,062.14)	(17,037.04)	(12,849.58)	(13,655.14)	(20,358.88)	(21,177.48)	(28,177.63)	(36,681.95)	(30,080.05)	(34,086.48)	(43,871.05)
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	403,416.07	11.52%	3,501,775.11	3,556,719.63	3,470,707.41	3,478,245.37	3,376,586.09	3,534,638.53	3,595,355.60	3,553,156.01	3,595,362.60	3,636,423.45	3,751,192.91	3,799,322.13	3,905,191.18