

MULTIBANK, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(28,556.62)	(6.27%)	455,722.26	439,122.71	461,488.57	418,884.39	428,487.15	435,102.75	389,443.34	420,441.41	427,006.84	396,979.24	345,477.49	347,068.45	427,165.64
Depositos Locales en Bancos	(5,939.66)	(5.72%)	103,793.18	107,760.27	98,532.40	111,104.82	119,555.35	95,780.97	90,392.73	83,707.25	77,698.53	80,995.13	64,257.67	60,960.35	97,853.52
A la Vista	(1,939.66)	(11.22%)	17,293.18	19,010.27	16,532.40	18,204.82	17,055.35	17,880.97	20,442.73	17,507.25	16,798.53	17,495.13	16,257.67	16,460.35	15,353.52
A Plazo	(4,000.00)	(4.62%)	86,500.00	88,750.00	82,000.00	92,900.00	102,500.00	77,900.00	69,950.00	66,200.00	60,900.00	63,500.00	48,000.00	44,500.00	82,500.00
Depositos Extranjeros en Bancos	(25,299.82)	(7.80%)	324,245.85	301,796.14	335,433.49	282,827.33	282,563.12	314,862.85	276,767.38	311,321.66	322,484.66	290,367.33	249,399.37	253,931.19	298,946.03
A la Vista	(20,851.74)	(16.42%)	127,000.85	78,290.14	94,172.49	82,607.33	101,626.12	92,792.28	105,919.14	101,083.00	119,741.37	94,157.33	85,016.37	105,984.73	106,149.11
A Plazo	(4,448.08)	(2.26%)	197,245.00	223,506.00	241,261.00	200,220.00	180,937.00	222,070.57	170,848.24	210,238.67	202,743.29	196,210.00	164,383.00	147,946.47	192,796.92
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	2,682.86	9.69%	27,683.23	29,566.29	27,522.68	24,952.24	26,368.69	24,458.93	22,283.23	25,412.50	26,823.64	25,616.78	31,820.45	32,176.91	30,366.09
CARTERA CREDITICIA	256,006.51	10.44%	2,452,179.82	2,414,669.59	2,424,828.67	2,482,729.57	2,468,610.35	2,487,353.84	2,537,757.20	2,531,184.17	2,610,082.22	2,633,629.73	2,676,537.12	2,693,454.02	2,708,186.33
Locales	346,304.78	16.95%	2,042,742.97	2,034,628.82	2,029,231.39	2,074,833.07	2,091,097.08	2,131,530.90	2,183,287.94	2,200,887.40	2,269,152.42	2,301,286.21	2,350,705.61	2,363,409.25	2,389,047.75
Extranjero	(88,266.39)	(20.24%)	436,069.63	408,912.97	424,787.80	434,865.15	404,706.34	382,109.94	382,950.05	360,674.07	372,731.92	364,303.86	356,688.13	361,495.69	347,803.24
Menos Provisiones	2,031.88	7.63%	26,632.78	28,872.20	29,190.52	26,968.65	27,193.06	26,287.00	28,480.78	30,377.30	31,802.11	31,960.34	30,856.62	31,450.92	28,664.65
Locales	(1,132.04)	(4.44%)	25,516.28	26,852.69	25,677.51	25,293.10	25,671.38	24,633.07	24,052.27	25,056.90	26,458.98	26,674.23	25,595.04	26,201.38	24,384.25
Extranjero	3,163.91	283.38%	1,116.50	2,019.51	3,513.01	1,675.56	1,521.68	1,653.93	4,428.51	5,320.40	5,343.13	5,286.11	5,261.59	5,249.55	4,280.41
INVERSIONES EN VALORES	102,693.01	11.99%	856,791.94	857,225.18	831,199.32	910,056.73	940,352.78	941,771.78	944,037.78	896,544.92	872,129.65	899,249.38	930,037.98	924,558.94	959,484.96
Locales	51,135.20	21.87%	233,860.73	233,475.34	237,177.59	257,496.08	294,799.30	298,114.17	329,259.93	280,159.35	275,259.95	296,920.48	291,793.98	285,108.64	284,995.94
Extranjero	54,930.39	8.82%	622,931.21	623,749.85	594,021.73	652,560.66	645,553.48	643,657.62	614,777.84	616,385.57	598,191.25	604,515.92	640,431.01	641,637.31	677,861.60
Menos Provisiones	3,372.57	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,321.56	2,187.02	2,187.02	2,187.02	3,372.57
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,187.02	0.00	0.00	0.00
Extranjero	3,372.57	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,321.56	0.00	2,187.02	2,187.02	3,372.57
OTROS ACTIVOS	43,010.67	30.61%	140,497.15	145,531.19	150,768.69	148,329.25	153,200.01	155,786.37	153,866.79	159,228.78	160,056.03	164,647.52	178,109.05	170,274.80	183,507.82
Locales	37,009.24	28.26%	130,954.00	135,496.77	140,917.62	138,995.17	144,277.96	146,938.62	146,550.40	151,799.09	152,980.18	157,844.16	154,000.45	162,889.20	167,963.25
Extranjero	6,001.43	62.89%	9,543.15	10,034.42	9,851.07	9,334.09	8,922.05	8,847.75	7,316.39	7,429.70	7,075.84	6,803.36	24,108.61	7,385.60	15,544.57
TOTAL DE ACTIVOS	373,153.58	9.56%	3,905,191.18	3,856,548.66	3,868,285.25	3,959,999.94	3,990,650.29	4,020,014.74	4,025,105.10	4,007,399.29	4,069,274.74	4,094,505.87	4,130,161.65	4,135,356.21	4,278,344.75
DEPOSITOS	289,491.45	11.78%	2,456,503.26	2,463,296.59	2,498,052.48	2,552,256.17	2,565,474.53	2,592,785.35	2,615,759.33	2,617,575.42	2,630,888.33	2,639,045.61	2,656,268.31	2,632,515.17	2,745,994.71
Locales	190,209.14	12.69%	1,499,462.70	1,511,403.55	1,515,212.91	1,550,074.76	1,565,980.17	1,593,711.95	1,608,767.81	1,610,255.88	1,611,381.69	1,623,019.51	1,649,082.06	1,633,135.68	1,689,671.84

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Oficiales	0.00	0.00%	91,083.33	109,633.33	109,633.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33	91,083.33
De Particulares	158,946.98	11.98%	1,326,269.85	1,314,530.45	1,317,122.10	1,367,947.93	1,389,108.25	1,401,431.48	1,418,329.39	1,436,241.24	1,434,725.68	1,430,702.39	1,450,876.27	1,433,986.05	1,485,216.83
A la Vista	25,441.54	10.75%	236,631.32	234,754.36	231,261.20	237,471.91	235,322.78	235,709.64	244,633.01	264,671.73	245,568.23	227,493.67	250,451.76	232,320.90	262,072.85
A Plazo	130,749.11	14.50%	901,821.93	896,276.33	912,661.42	950,943.06	962,922.57	973,209.31	978,868.78	987,269.56	1,003,417.92	1,013,640.90	1,014,736.02	1,014,041.16	1,032,571.04
De Ahorros	2,756.33	1.47%	187,816.60	183,499.75	173,199.48	179,532.96	190,862.90	192,512.53	194,827.60	184,299.95	185,739.53	189,567.82	185,688.49	187,623.99	190,572.94
De Bancos	31,262.16	38.07%	82,109.52	87,239.77	88,457.48	91,043.50	85,788.59	101,197.14	99,355.09	82,931.31	85,572.68	101,233.79	107,122.46	108,066.29	113,371.67
A la Vista	9,236.84	81.05%	11,396.22	13,022.18	9,234.40	11,315.47	11,546.39	15,198.73	12,851.59	10,176.53	9,814.89	14,469.35	10,356.46	19,320.65	20,633.06
A Plazo	22,025.32	31.15%	70,713.29	74,217.59	79,223.08	79,728.03	74,242.20	85,998.40	86,503.50	72,754.77	75,757.79	86,764.44	96,766.00	88,745.65	92,738.61
Extranjero	99,282.32	10.37%	957,040.56	951,893.04	982,839.57	1,002,181.41	999,494.36	999,073.40	1,006,991.53	1,007,319.54	1,019,506.64	1,016,026.10	1,007,186.25	999,379.50	1,056,322.88
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	24,538.17	2.91%	844,064.14	841,503.55	866,814.41	882,951.74	899,750.39	890,657.29	883,861.91	881,952.02	882,073.17	868,126.37	843,936.73	831,075.60	868,602.31
A la Vista	(49,809.79)	(12.94%)	384,982.29	381,804.90	409,072.89	418,270.18	437,213.00	428,228.31	428,491.75	422,275.18	416,614.40	402,893.83	348,746.09	347,068.48	335,172.50
A Plazo	93,269.32	36.18%	257,803.34	251,364.20	256,399.00	266,112.92	264,405.77	265,577.00	264,835.90	262,682.89	263,881.47	279,439.35	309,527.41	305,933.24	351,072.66
De Ahorros	(18,921.36)	(9.40%)	201,278.51	208,334.46	201,342.52	198,568.63	198,131.62	196,851.98	190,534.26	196,993.95	201,577.29	185,793.19	185,663.22	178,073.87	182,357.15
De Bancos	74,744.14	66.16%	112,976.42	110,389.49	116,025.16	119,229.67	99,743.97	108,416.11	123,129.62	125,367.52	137,433.47	147,899.72	163,249.52	168,303.90	187,720.56
A la Vista	18,791.61	31.81%	59,070.95	51,297.44	53,813.02	54,943.71	30,877.64	33,168.71	36,851.46	53,064.36	62,734.96	62,159.29	63,964.32	66,564.19	77,862.56
A Plazo	55,952.53	103.80%	53,905.47	59,092.05	62,212.14	64,285.96	68,866.33	75,247.40	86,278.16	72,303.16	74,698.52	85,740.43	99,285.20	101,739.71	109,858.00
OBLIGACIONES	22,921.92	2.41%	950,633.11	910,269.14	880,445.12	907,238.97	915,975.69	909,684.03	874,431.00	875,931.76	883,199.83	909,332.45	904,538.26	949,622.28	973,555.03
Locales	(19,598.00)	(20.47%)	95,725.00	95,725.00	90,655.00	75,655.00	75,655.00	75,655.00	62,670.00	62,670.00	62,670.00	62,670.00	72,410.00	76,127.00	76,127.00
Extranjero	42,519.92	4.97%	854,908.11	814,544.14	789,790.12	831,583.97	840,320.69	834,029.03	811,761.00	813,261.76	820,529.83	846,662.45	832,128.26	873,495.28	897,428.03
OTROS PASIVOS	(7,888.38)	(5.50%)	143,394.72	131,920.28	134,582.15	130,299.36	134,023.22	136,681.58	146,599.81	119,848.03	157,957.38	139,725.27	158,220.15	138,987.67	135,506.34
Locales	(12,911.26)	(10.47%)	123,321.96	112,203.17	113,478.69	108,289.67	114,407.71	117,415.74	124,503.93	96,852.08	135,192.68	119,076.12	123,669.61	121,680.83	110,410.70
Extranjero	5,022.88	25.02%	20,072.75	19,717.10	21,103.46	22,009.70	19,615.52	19,265.85	22,095.88	22,995.95	22,764.70	20,649.15	34,550.53	17,306.83	25,095.64
PATRIMONIO	68,628.58	19.35%	354,660.09	351,062.66	355,205.49	370,205.44	375,176.85	380,863.79	388,314.96	394,044.08	397,229.20	406,402.54	411,134.93	414,231.09	423,288.67
Capital	15,428.83	5.76%	268,010.12	268,010.12	268,010.12	268,010.12	268,010.12	268,010.12	268,010.12	268,010.12	268,010.12	275,438.96	276,724.96	283,438.96	283,438.96
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	(1,417.14)	(5.83%)	24,326.92	22,198.58	4,599.20	8,622.68	9,236.45	17,005.49	13,365.05	13,937.83	15,691.77	18,458.82	19,645.81	24,492.90	22,909.78
Provisiones Dinámicas	6,906.00	18.45%	37,421.15	37,421.15	37,421.15	37,421.15	37,421.15	37,421.15	37,421.15	37,421.15	37,421.15	40,367.92	40,367.92	40,367.92	44,327.15
Otras Reservas	(8,323.14)	63.56%	(13,094.23)	(15,222.57)	(32,821.94)	(28,798.47)	(28,184.70)	(20,415.66)	(24,056.10)	(23,483.32)	(21,729.38)	(21,909.10)	(20,722.10)	(15,875.02)	(21,417.37)

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Utilidad de Periodos Anteriores	33,978.69	68.91%	49,311.68	104,667.28	101,260.19	97,455.20	94,305.64	91,352.61	91,926.65	91,469.69	89,296.80	85,795.61	84,780.37	82,259.16	83,290.37
Utilidad de Periodo	(6,616.41)	(11.63%)	56,882.41	2,363.45	5,281.95	13,435.39	16,873.57	19,370.41	24,291.53	27,500.87	31,192.29	34,158.06	38,910.89	42,266.13	50,266.00
Ganancia o Perdida en Valores Disponibles para la Venta	27,254.60	(62.12%)	(43,871.05)	(46,176.76)	(23,945.98)	(17,317.95)	(13,248.93)	(14,874.85)	(9,278.40)	(6,874.43)	(6,961.79)	(7,448.90)	(8,927.11)	(18,226.06)	(16,616.44)
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	373,153.58	9.56%	3,905,191.18	3,856,548.66	3,868,285.25	3,959,999.94	3,990,650.29	4,020,014.74	4,025,105.10	4,007,399.29	4,069,274.74	4,094,505.87	4,130,161.65	4,135,356.21	4,278,344.75