



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	2,560,824.20	11.84	21,625,628.65	18,732,393.52	17,033,310.49	18,877,590.55	21,448,904.84	22,699,932.76	23,451,858.45	26,356,336.05	24,179,491.50	21,109,463.95	22,029,564.41	21,455,414.75	24,186,452.85
Depositos Locales en Bancos	1,210,817.26	6.95	17,430,548.92	15,980,322.01	14,675,278.10	15,293,483.52	17,139,032.32	18,190,134.80	19,894,921.39	21,202,556.04	21,075,797.81	17,649,080.79	18,617,450.54	18,246,348.97	18,641,366.18
A la Vista	-319,691.47	-28.67	1,115,139.36	870,944.49	889,430.08	987,027.86	1,202,393.96	1,039,691.11	860,290.98	782,496.41	823,202.98	791,369.58	729,866.91	930,464.93	795,447.89
A Plazo	1,530,508.73	9.38	16,315,409.56	15,109,377.52	13,785,848.02	14,306,455.66	15,936,638.36	17,150,443.69	19,034,630.41	20,420,059.63	20,252,594.83	16,857,711.21	17,887,583.63	17,315,884.04	17,845,918.29
Depositos Extranjeros en Bancos	597,395.46	39.84	1,499,577.91	1,341,987.42	828,023.46	1,525,286.23	1,711,943.95	2,064,658.98	1,611,981.66	1,469,920.34	1,618,645.09	1,752,260.66	1,725,764.00	1,222,502.30	2,096,973.37
A la Vista	1,108,824.72	112.21	988,148.65	829,716.49	315,044.14	1,011,353.51	1,197,071.08	1,548,628.60	1,084,236.04	941,093.87	1,088,586.01	1,221,068.76	1,193,308.29	688,569.72	2,096,973.37
A Plazo	-511,429.26	-100.00	511,429.26	512,270.93	512,979.32	513,932.72	514,872.87	516,030.38	527,745.62	528,826.47	530,059.08	531,191.90	532,455.71	533,932.58	0.00
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	752,611.48	27.92	2,695,501.82	1,410,084.09	1,530,008.93	2,058,820.80	2,597,928.57	2,445,138.98	1,944,955.40	3,683,859.67	1,485,048.60	1,708,122.50	1,686,349.87	1,986,563.48	3,448,113.30
CARTERA CREDITICIA	3,240,548.79	10.44	31,035,889.31	32,798,349.18	33,360,372.72	32,260,920.05	32,918,366.03	33,265,423.19	31,087,773.24	31,170,087.76	30,656,262.73	30,699,424.35	30,805,640.97	29,959,262.19	34,276,438.10
Locales	3,459,602.75	13.92	24,848,290.90	26,936,752.08	27,466,176.43	26,403,888.08	26,673,515.72	27,104,947.18	25,032,304.98	25,089,840.84	24,804,102.58	24,864,377.89	24,961,280.93	24,114,691.27	28,307,893.65
Extranjero	-131,417.47	-2.01	6,535,303.30	6,431,265.21	6,463,864.40	6,476,700.08	6,592,555.49	6,508,201.19	6,403,213.44	6,427,992.10	6,419,458.91	6,402,345.22	6,411,678.80	6,411,869.68	6,403,885.83
Menos Provisiones	87,636.49	25.20	347,704.89	569,668.11	569,668.11	619,668.11	347,705.18	347,725.18	347,745.18	347,745.18	567,298.76	567,298.76	567,318.76	567,298.76	435,341.38
Locales	87,636.49	25.20	347,704.89	569,668.11	569,668.11	619,668.11	347,705.18	347,725.18	347,745.18	347,745.18	567,298.76	567,298.76	567,318.76	567,298.76	435,341.38
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
INVERSIONES EN VALORES	1,105,668.40	94.72	1,167,354.40	1,170,339.40	1,170,459.40	1,172,859.40	1,165,704.40	1,416,589.40	1,404,294.40	1,404,361.40	1,453,773.41	2,383,116.40	2,371,159.80	2,371,474.80	2,273,022.80
Locales	1,115,668.40	96.40	1,157,354.40	1,160,339.40	1,160,459.40	1,162,859.40	1,155,704.40	1,406,589.40	1,404,294.40	1,404,361.40	1,453,773.41	2,383,116.40	2,371,159.80	2,371,474.80	2,273,022.80
Extranjero	-10,000.00	-100.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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 ACTIVOS	47,936.01	1.00	4,798,737.67	5,548,321.93	5,374,155.12	4,977,289.43	4,976,902.59	4,856,381.18	4,492,755.96	4,489,029.48	4,460,807.85	4,388,860.02	4,382,940.10	4,958,383.86	4,846,673.68
Locales	36,264.65	0.78	4,642,473.83	5,285,915.27	5,281,507.38	4,803,009.38	4,816,929.89	4,690,663.39	4,321,815.59	4,321,078.16	4,290,926.02	4,212,798.47	4,207,440.36	4,797,577.63	4,678,738.48
Extranjero	11,671.36	7.47	156,263.84	262,406.66	92,647.74	174,280.05	159,972.70	165,717.79	170,940.37	167,951.32	169,881.83	176,061.55	175,499.74	160,806.23	167,935.20
TOTAL DE ACTIVOS	6,954,977.40	11.86	58,627,610.03	58,249,404.03	56,938,297.73	57,288,659.43	60,509,877.86	62,238,326.53	60,436,682.05	63,419,814.69	60,750,335.49	58,580,864.72	59,589,305.28	58,744,535.60	65,582,587.43
DEPOSITOS	5,794,477.38	13.47	43,023,629.66	42,554,321.75	41,229,901.56	42,067,621.96	45,127,054.68	46,418,349.26	45,303,585.06	44,947,545.39	46,042,417.29	43,697,783.60	44,144,063.97	43,852,110.25	48,818,107.04
Locales	4,085,524.60	12.88	31,711,242.71	30,793,887.36	29,578,612.61	29,605,507.00	33,817,503.20	33,330,649.73	32,212,922.24	31,890,785.80	33,127,256.07	31,085,903.48	28,927,029.58	30,425,202.87	35,796,767.31
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	6,559,338.43	22.49	29,161,621.18	29,267,019.23	28,146,217.08	29,173,659.18	31,740,011.00	31,248,815.30	30,127,545.32	29,801,172.77	31,051,393.06	30,006,700.84	28,850,714.64	30,349,143.13	35,720,959.61
A la Vista	2,225,613.90	43.85	5,075,079.87	4,252,074.46	3,783,113.22	4,251,523.88	6,128,479.54	4,978,011.21	5,307,195.92	5,670,361.37	5,520,028.04	5,754,833.13	5,556,918.50	6,568,608.38	7,300,693.77
A Plazo	4,107,441.88	22.12	18,573,004.15	19,494,173.69	18,971,980.84	19,812,937.44	20,513,200.17	20,932,113.78	19,453,762.40	18,229,739.88	19,608,079.76	19,150,208.70	17,995,180.48	18,179,316.39	22,680,446.03
De Ahorros	226,282.65	4.10	5,513,537.16	5,520,771.08	5,391,123.02	5,109,197.86	5,098,331.29	5,338,690.31	5,366,587.00	5,901,071.52	5,923,285.26	5,101,659.01	5,298,615.66	5,601,218.36	5,739,819.81
De Bancos	-2,473,813.83	-97.03	2,549,621.53	1,526,868.13	1,432,395.53	431,847.82	2,077,492.20	2,081,834.43	2,085,376.92	2,089,613.03	2,075,863.01	1,079,202.64	76,314.94	76,059.74	75,807.70
A la Vista	637.37	0.85	75,170.33	75,031.58	78,438.80	75,683.58	75,435.66	75,728.31	75,492.08	75,676.70	75,863.01	75,566.69	76,314.94	76,059.74	75,807.70
A Plazo	-2,474,451.20	-100.00	2,474,451.20	1,451,836.55	1,353,956.73	356,164.24	2,002,056.54	2,006,106.12	2,009,884.84	2,013,936.33	2,000,000.00	1,003,635.95	0.00	0.00	0.00
Extranjero	1,708,952.78	15.11	11,312,386.95	11,760,434.39	11,651,288.95	12,462,114.96	11,309,551.48	13,087,699.53	13,090,662.82	13,056,759.59	12,915,161.22	12,611,880.12	15,217,034.39	13,426,907.38	13,021,339.73
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	1,830,926.67	22.80	8,031,099.24	8,534,793.36	8,389,538.67	9,200,364.68	8,132,011.96	9,844,755.66	9,911,175.64	9,877,272.41	9,667,933.30	9,459,762.15	12,064,916.42	10,215,687.20	9,862,025.91



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	74,195.53	14.98	495,407.10	1,312,639.24	739,134.06	1,063,939.90	617,683.66	831,063.29	566,408.05	564,527.83	419,021.80	481,671.42	783,079.46	803,587.18	569,602.63
A Plazo	1,723,876.22	23.47	7,343,885.43	7,023,584.40	7,452,879.15	7,920,616.00	7,326,131.72	8,817,158.59	9,159,030.44	9,140,338.45	9,067,563.94	8,783,166.76	11,033,924.43	9,163,070.11	9,067,761.65
De Ahorro	32,854.92	17.13	191,806.71	198,569.72	197,525.46	215,808.78	188,196.58	196,533.78	185,737.15	172,406.13	181,347.56	194,923.97	247,912.53	249,029.91	224,661.63
De Bancos	-121,973.89	-3.72	3,281,287.71	3,225,641.03	3,261,750.28	3,261,750.28	3,177,539.52	3,242,943.87	3,179,487.18	3,179,487.18	3,247,227.92	3,152,117.97	3,152,117.97	3,211,220.18	3,159,313.82
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	-121,973.89	-3.72	3,281,287.71	3,225,641.03	3,261,750.28	3,261,750.28	3,177,539.52	3,242,943.87	3,179,487.18	3,179,487.18	3,247,227.92	3,152,117.97	3,152,117.97	3,211,220.18	3,159,313.82
OBLIGACIONES	-573,383.34	-19.32	2,967,884.97	2,919,004.55	2,869,909.55	2,820,417.52	2,773,408.44	2,725,705.24	2,678,217.31	2,631,330.50	2,584,664.69	2,537,737.55	2,490,089.64	2,442,633.33	2,394,501.63
Locales	-573,383.34	-19.32	2,967,884.97	2,919,004.55	2,869,909.55	2,820,417.52	2,773,408.44	2,725,705.24	2,678,217.31	2,631,330.50	2,584,664.69	2,537,737.55	2,490,089.64	2,442,633.33	2,394,501.63
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 PASIVOS	1,437,026.61	73.40	1,957,791.08	1,851,195.26	1,906,040.01	1,517,010.24	1,652,375.09	2,063,811.56	1,557,283.62	4,885,552.48	1,376,135.84	1,534,718.99	2,091,834.41	1,527,305.97	3,394,817.69
Locales	1,479,205.03	79.54	1,859,664.74	1,798,143.10	1,860,930.73	1,476,970.28	1,583,041.08	2,021,804.14	1,514,280.72	4,821,732.19	1,339,234.13	1,490,778.22	2,010,337.70	1,467,899.15	3,338,869.77
Extranjero	-42,178.42	-42.98	98,126.34	53,052.16	45,109.28	40,039.96	69,334.01	42,007.42	43,002.90	63,820.29	36,901.71	43,940.77	81,496.71	59,406.82	55,947.92
PATRIMONIO	296,856.75	2.78	10,678,304.32	10,924,882.47	10,932,446.61	10,883,609.71	10,957,039.65	11,030,460.47	10,897,596.06	10,955,386.32	10,747,117.67	10,810,624.61	10,863,317.26	10,922,486.05	10,975,161.07
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
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	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
Utilidad de Periodos Anteriores	273,355.31	180.81	151,179.79	852,112.93	811,502.61	702,803.62	702,803.62	702,803.62	702,803.62	702,803.62	424,535.10	424,535.10	424,535.10	424,535.10	424,535.10
Utilidad de Periodo	26,078.44	4.73	551,623.83	94,283.84	142,338.30	199,800.39	280,385.33	352,921.15	222,351.74	280,352.00	351,506.87	415,103.81	467,721.46	526,575.25	577,702.27
Ganancia o Perdida en Valores Disponible para la Venta	-2,577.00	10.52	-24,499.30	-21,514.30	-21,394.30	-18,994.30	-26,149.30	-25,264.30	-27,559.30	-27,769.30	-28,924.30	-29,014.30	-28,939.30	-28,624.30	-27,076.30
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	6,954,977.40	11.86	58,627,610.03	58,249,404.03	56,938,297.73	57,288,659.43	60,509,877.86	62,238,326.53	60,436,682.05	63,419,814.69	60,750,335.49	58,580,864.75	59,589,305.28	58,744,535.60	65,582,587.43