



Multicredit Bank, Inc.
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	13,688,830.45	30.16	45,381,495.68	33,600,186.92	28,083,653.13	18,082,693.56	27,343,649.64	20,645,601.26	16,789,109.63	15,819,900.83	17,049,920.58	22,456,458.93	21,343,590.39	29,046,575.12	59,070,326.13
Depositos Locales en Bancos	29,642,058.88	293.60	10,096,165.30	7,376,829.58	7,208,109.21	7,902,783.61	4,492,176.42	4,233,950.07	2,878,151.81	1,785,128.93	2,729,511.28	10,819,332.78	8,074,001.05	8,765,745.47	39,738,224.18
A la Vista	6,169,786.68	325.77	1,893,925.00	4,368,579.25	3,794,077.64	3,300,833.04	4,492,176.42	2,233,950.07	1,878,151.81	1,785,128.93	2,729,511.28	5,818,427.07	8,074,001.05	5,765,417.34	8,063,711.68
A Plazo	23,472,272.20	286.17	8,202,240.30	3,008,250.33	3,414,031.57	4,601,950.57	0.00	2,000,000.00	1,000,000.00	0.00	0.00	5,000,905.71	0.00	3,000,328.13	31,674,512.50
Depositos Extranjeros en Bancos	-15,342,046.85	-62.23	24,655,378.86	18,714,703.39	14,387,596.10	3,175,176.39	14,437,379.28	8,579,518.35	4,558,369.68	5,060,875.80	5,328,128.01	4,177,360.17	5,964,109.50	8,330,921.38	9,313,332.01
A la Vista	4,178,118.43	133.26	3,135,213.58	13,704,628.29	14,387,596.10	1,575,932.96	14,437,379.28	8,579,518.35	2,308,369.68	3,060,875.80	5,328,128.01	3,127,360.17	5,964,109.50	8,330,921.38	7,313,332.01
A Plazo	-19,520,165.28	-90.71	21,520,165.28	5,010,075.10	0.00	1,599,243.43	0.00	0.00	2,250,000.00	2,000,000.00	0.00	1,050,000.00	0.00	0.00	2,000,000.00
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	-611,181.58	-5.75	10,629,951.52	7,508,653.95	6,487,947.82	7,004,733.56	8,414,093.94	7,832,132.84	9,352,588.14	8,973,896.10	8,992,281.29	7,459,765.98	7,305,479.84	11,949,908.27	10,018,769.94
CARTERA CREDITICIA	43,423,505.47	13.14	330,471,201.23	374,643,397.78	370,556,871.31	370,876,846.27	374,093,248.37	372,197,962.61	378,523,983.07	385,051,140.47	414,061,071.54	417,727,441.35	424,636,670.96	429,118,352.65	373,894,706.70
Locales	30,210,635.22	9.90	305,094,259.31	306,498,207.72	304,979,557.00	301,653,995.35	303,437,228.81	302,270,659.28	299,025,267.56	303,086,198.52	332,930,720.07	332,022,622.55	337,128,158.82	342,119,717.77	335,304,894.53
Extranjero	13,334,593.26	40.48	32,940,463.82	76,197,912.54	73,875,551.76	76,597,566.09	77,680,846.26	77,103,816.54	86,147,157.44	88,772,281.47	88,089,423.46	92,810,905.89	94,446,952.07	94,133,910.80	46,275,057.08
Menos Provisiones	121,723.01	1.61	7,563,521.90	8,052,722.48	8,298,437.45	7,374,715.17	7,024,826.70	7,176,513.21	6,648,441.93	6,807,339.52	6,959,071.99	7,106,087.09	6,938,439.93	7,135,275.92	7,685,244.91
Locales	121,617.27	1.61	7,563,521.90	8,052,722.48	8,298,437.45	7,329,573.53	6,978,422.99	7,120,394.50	6,597,661.11	6,757,878.48	6,899,660.92	7,076,202.97	6,938,428.20	7,135,049.90	7,685,139.17
Extranjero	105.74	0.00	0.00	0.00	0.00	45,141.64	46,403.71	56,118.71	50,780.82	49,461.04	59,411.07	29,884.12	11.73	226.02	105.74
INVERSIONES EN VALORES	-41,318,350.07	-25.24	163,709,993.03	172,479,808.23	167,732,206.15	174,165,202.08	168,085,338.49	168,358,646.54	152,569,099.19	146,826,053.35	125,893,863.62	120,853,791.14	121,026,320.74	122,226,391.10	122,391,642.96
Locales	-38,122,261.73	-43.93	86,773,329.32	86,243,659.73	86,339,553.75	86,503,636.64	80,044,937.87	80,823,587.62	70,354,763.88	69,591,061.09	45,186,358.88	46,166,153.37	47,112,440.37	48,392,300.73	48,651,067.59
Extranjero	-3,196,088.34	-4.15	76,936,663.71	86,246,148.50	81,412,652.40	87,661,565.44	88,040,400.62	87,535,058.92	82,214,335.31	77,234,992.26	80,707,504.74	74,687,637.77	73,913,880.37	73,834,090.37	73,740,575.37
Menos Provisiones	0.00	0.00	0.00	10,000.00	20,000.00	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	10,000.00	20,000.00	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	11,605,615.35	32.76	35,426,307.08	40,966,251.55	43,765,940.99	39,849,111.95	40,880,100.79	44,147,163.36	41,520,150.97	41,357,457.12	41,398,651.10	44,687,297.85	44,789,444.01	43,219,442.04	47,031,922.43
Locales	11,264,208.14	32.97	34,162,036.96	39,730,771.97	42,466,527.55	38,191,448.82	39,188,212.57	42,310,296.56	39,705,072.12	39,816,335.49	40,006,788.36	43,320,511.33	43,159,197.22	41,384,607.50	45,426,245.10
Extranjero	341,407.21	27.00	1,264,270.12	1,235,479.58	1,299,413.44	1,657,663.13	1,691,888.22	1,836,866.80	1,815,078.85	1,541,121.63	1,391,862.74	1,366,786.52	1,630,246.79	1,834,834.54	1,605,677.33
TOTAL DE ACTIVOS	27,399,601.20	4.77	574,988,997.02	621,689,644.48	610,138,471.58	602,973,853.86	610,402,337.29	605,349,373.77	589,402,342.86	589,054,551.77	598,403,506.84	605,724,989.27	611,796,026.10	623,610,760.91	602,388,598.22
DEPOSITOS	-16,620,596.51	-3.60	461,200,577.43	506,806,541.31	498,842,132.35	495,017,680.52	493,969,888.54	495,846,423.48	470,855,999.60	462,579,769.52	459,618,586.67	477,433,271.43	464,709,370.39	467,992,588.38	444,579,980.92
Locales	6,474,403.60	2.56	252,824,876.65	255,195,464.22	244,380,316.74	239,185,152.25	241,615,240.15	237,450,797.96	231,698,429.13	222,231,371.41	228,324,650.12	236,031,700.61	234,654,044.45	244,319,509.06	259,299,280.25
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	-2,472,633.86	-1.01	243,968,703.97	249,671,790.06	237,976,501.22	228,912,073.56	230,536,883.64	221,768,337.24	220,075,820.93	214,578,051.29	217,871,597.80	221,081,126.28	218,564,361.93	226,651,697.22	241,496,070.11
A la Vista	4,738,811.44	14.39	32,940,773.95	32,320,123.79	32,288,815.90	29,514,778.74	31,339,480.48	27,958,316.01	27,259,469.64	25,944,856.58	27,153,169.74	28,988,134.80	26,300,974.73	28,919,475.09	37,679,585.39
A Plazo	-13,737,742.96	-7.10	193,590,985.64	199,355,296.92	188,485,764.81	181,942,918.52	181,500,565.64	177,101,620.46	176,826,556.47	172,746,355.81	173,122,386.00	173,862,911.14	175,046,653.70	175,466,043.02	179,853,242.68
De Ahorros	6,526,297.66	37.43	17,436,944.38	17,996,369.35	17,201,920.51	17,454,376.30	17,696,837.52	16,708,400.77	15,989,794.82	15,886,838.90	17,596,042.06	18,230,080.34	17,216,733.50	22,266,179.11	23,963,242.04
De Bancos	8,947,037.46	101.03	8,856,172.68	5,523,674.16	6,403,815.52	10,273,078.69	11,078,356.51	15,682,460.72	11,622,608.20	7,653,320.12	10,453,052.32	14,950,574.33	16,089,682.52	17,667,811.84	17,803,210.14
A la Vista	376,016.73	9.75	3,856,172.68	3,523,674.16	4,403,815.52	4,273,078.69	4,176,079.02	3,999,758.83	4,122,608.20	4,153,320.12	4,953,052.32	4,403,888.97	5,589,682.52	4,605,381.13	4,232,189.41
A Plazo	8,571,020.73	171.42	5,000,000.00	2,000,000.00	2,000,000.00	6,000,000.00	6,902,277.49	11,682,701.89	7,500,000.00	3,500,000.00	5,500,000.00	10,546,685.36	10,500,000.00	13,062,430.71	13,571,020.73
Extranjero	-23,095,000.11	-11.08	208,375,700.78	251,611,077.09	254,461,815.61	255,832,528.27	252,354,648.39	258,395,625.52	239,157,570.47	240,348,398.11	231,293,936.55	241,401,570.82	230,055,325.94	223,673,079.32	185,280,700.67
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	9,686,703.55	7.88	122,895,657.20	164,932,140.73	177,177,234.29	170,120,163.02	171,972,276.98	180,894,064.30	178,462,485.71	179,880,071.01	174,028,104.11	182,453,999.03	177,320,266.82	172,083,644.49	132,582,360.75



Multicredit Bank, Inc.
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	-2,115,385.55	-6.87	30,801,512.26	23,284,022.42	30,511,188.28	23,417,947.54	30,439,234.49	30,334,655.68	23,183,423.32	25,893,236.30	25,671,823.84	26,948,081.42	23,963,829.68	28,509,956.00	28,686,126.71
A Plazo	6,584,479.78	8.47	77,744,961.65	126,964,325.83	127,101,359.82	126,007,570.91	122,666,124.49	127,268,268.61	134,980,155.97	133,198,368.72	129,588,222.26	133,005,874.35	130,574,638.46	127,628,608.86	84,329,441.43
De Ahorro	5,217,609.32	36.36	14,349,183.29	14,683,792.48	19,564,686.19	20,694,644.57	18,866,918.00	23,291,140.01	20,298,906.42	20,788,465.99	18,768,058.01	22,500,043.26	22,781,798.68	15,945,079.63	19,566,792.61
De Bancos	-32,781,703.66	-38.35	85,480,043.58	86,678,936.36	77,284,581.32	85,712,365.25	80,382,371.41	77,501,561.22	60,695,084.76	60,468,327.10	57,265,832.44	58,947,571.79	52,735,059.12	51,589,434.83	52,698,339.92
A la Vista	-9,564,459.18	-56.91	16,807,553.88	8,783,598.29	5,571,243.25	13,372,673.19	12,991,731.70	10,091,058.40	7,850,303.98	7,590,501.56	5,664,370.83	8,346,110.18	6,717,410.61	6,167,091.17	7,243,094.70
A Plazo	-23,217,244.48	-33.81	68,672,489.70	77,895,338.07	71,713,338.07	72,339,692.06	67,390,639.71	67,410,502.82	52,844,780.78	52,877,825.54	51,601,461.61	50,601,461.61	46,017,648.51	45,422,343.66	45,455,245.22
OBLIGACIONES	39,081,180.05	110.36	35,411,130.19	34,699,744.24	31,532,016.67	34,362,575.38	39,797,206.89	34,331,160.52	42,660,885.03	45,007,336.80	52,098,615.74	51,694,538.65	68,833,705.10	75,177,504.44	74,492,310.24
Locales	20,853,668.13	179.52	11,616,544.93	10,905,158.98	10,737,431.41	10,567,990.12	10,402,621.63	10,239,696.40	10,077,658.19	10,019,533.01	9,756,948.41	9,596,166.32	11,432,784.47	18,270,213.06	32,470,213.06
Extranjero	18,227,511.92	76.60	23,794,585.26	23,794,585.26	20,794,585.26	23,794,585.26	29,394,585.26	24,091,464.12	32,583,226.84	34,987,803.79	42,341,667.33	42,098,372.33	57,400,920.63	56,907,291.38	42,022,097.18
OTROS PASIVOS	4,856,111.92	27.13	17,902,247.17	19,575,370.07	19,698,372.40	14,110,654.75	15,723,235.59	16,312,194.86	16,443,032.83	21,902,744.42	26,732,257.26	16,688,061.91	18,373,841.60	20,204,884.88	22,758,359.09
Locales	6,836,162.16	57.38	11,914,040.29	12,947,355.41	12,170,071.72	12,036,367.64	10,746,641.66	12,510,502.10	11,823,257.79	16,540,818.86	20,614,972.56	14,442,474.81	15,035,956.16	16,727,666.52	18,750,202.45
Extranjero	-1,980,050.24	-33.07	5,988,206.88	6,628,014.66	7,528,300.68	2,074,287.11	4,976,593.93	3,801,692.76	4,619,775.04	5,361,925.56	6,117,284.70	2,245,587.10	3,337,885.44	3,477,218.36	4,008,156.64
PATRIMONIO	82,905.74	0.14	60,475,042.23	60,607,988.86	60,065,950.16	59,482,943.21	60,912,006.27	58,859,594.91	59,442,425.40	59,564,701.03	59,954,047.17	59,909,117.28	59,879,109.01	60,235,783.21	60,557,947.97
Capital	100,000.00	0.18	55,912,000.00	55,912,000.00	55,912,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00	56,012,000.00
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	870,000.00	-527.04	-165,073.19	-165,073.19	-875,073.19	-875,073.19	844,926.81	844,926.81	584,926.81	584,926.81	584,926.81	584,926.81	584,926.81	584,926.81	704,926.81
Utilidad de Periodos Anteriores	-2,022,090.79	-759.92	266,093.25	4,640,502.46	4,640,502.46	4,540,502.46	3,530,502.46	530,502.46	790,502.46	790,502.46	414,002.46	-1,485,997.54	-1,635,997.54	-1,635,997.54	-1,755,997.54
Utilidad de Periodo	1,623,568.69	34.91	4,650,909.21	313,691.14	709,434.87	885,155.27	1,150,741.37	1,508,117.28	2,153,074.61	2,660,744.83	3,221,249.15	5,250,126.44	5,637,059.33	6,066,488.70	6,274,477.90
Ganancia o Perdida en Valores Disponible para la Venta	-488,572.16	258.66	-188,887.04	-93,131.55	-320,913.98	-1,079,641.33	-626,164.37	-35,951.64	-98,078.48	-483,473.07	-278,131.25	-451,938.43	-718,879.59	-791,634.76	-677,459.20
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	27,399,601.20	4.77	574,988,997.02	621,689,644.48	610,138,471.58	602,973,853.86	610,402,337.29	605,349,373.77	589,402,342.86	589,054,551.77	598,403,506.84	605,724,989.27	611,796,026.10	623,610,760.91	602,388,598.22