



Metrobank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	85,984.65	79,238.69	69,535.60	67,543.23	65,293.04	58,820.11	55,569.40	54,277.67	53,137.90	
3 Activos Líquidos	35,416.24	28,431.76	24,025.96	24,953.00	18,216.12	14,695.47	12,118.24	13,028.74	13,062.05	
4 Total de Préstamos	40,440.85	40,262.46	35,960.03	34,005.60	38,604.69	34,088.62	33,648.72	32,952.25	32,195.25	
5 Locales	34,574.98	34,461.52	30,426.74	28,534.60	32,950.07	28,357.58	27,807.96	27,350.30	26,626.21	
6 Extranjeros	5,865.88	5,800.94	5,533.29	5,471.01	5,654.62	5,731.04	5,840.76	5,601.96	5,569.04	
7 Total de Inversiones	2,414.50	2,436.92	2,436.92	2,094.25	2,157.73	3,518.97	3,531.13	626.83	1,808.10	
8 Total de Depósitos	71,652.78	65,775.57	56,190.35	54,543.80	52,325.74	44,749.69	40,984.13	37,371.79	37,590.46	
9 Locales	59,211.88	54,362.70	49,155.91	48,659.77	46,477.32	39,137.87	34,453.97	30,718.39	30,652.59	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	42,995.44	40,151.31	36,941.97	36,442.74	32,353.45	30,633.90	28,342.67	26,590.48	27,126.56	
12 Depósitos de Bancos	16,216.44	14,211.39	12,213.93	12,217.03	14,123.87	8,503.97	6,111.30	4,127.91	3,526.03	
13 Extranjeros	12,440.91	11,412.87	7,034.44	5,884.03	5,848.41	5,611.83	6,530.16	6,653.40	6,937.87	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	11,670.06	11,198.16	6,798.62	5,584.07	5,700.69	5,611.83	6,530.16	6,653.40	6,937.87	
16 Depósitos de Bancos	770.85	214.71	235.82	299.96	147.72	0.00	0.00	0.00	0.00	
17 Patrimonio Total	11,521.13	11,645.22	11,647.11	11,382.33	11,227.08	10,265.13	10,393.59	10,334.31	10,510.61	
18 PROMEDIO (12 MESES)										
19 Total de Activos	85,984.65	79,238.69	69,535.60	67,543.23	75,638.84	69,029.40	62,552.50	60,910.45	59,215.47	
20 Activos Generadores de Ingresos	42,855.36	42,699.39	38,396.95	36,099.85	41,808.89	40,153.49	37,788.40	34,839.47	37,382.89	
21 Total de Prestamos	40,440.85	40,262.46	35,960.03	34,005.60	39,522.77	37,175.54	34,804.38	33,478.93	35,399.97	
22 Total de Inversiones	2,414.50	2,436.92	2,436.92	2,094.25	2,286.12	2,977.95	2,984.03	1,360.54	1,982.92	
23 Patrimonio Total	11,521.13	11,645.22	11,647.11	11,382.33	11,374.11	10,955.17	11,020.35	10,858.32	10,868.85	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	7,337.54	1,615.94	3,102.60	4,524.80	5,834.73	1,149.19	2,200.63	3,248.07	4,378.09	
26 Egreso de Operaciones	4,856.61	1,062.88	1,942.72	2,766.87	3,501.69	619.87	1,193.65	1,733.72	2,249.55	



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27 Ingreso Neto de Intereses	2,480.92	553.06	1,159.88	1,757.93	2,333.04	529.32	1,006.98	1,514.35	2,128.54	
28 Otros Ingresos	3,258.96	651.89	1,268.99	1,779.04	2,081.23	252.71	517.82	616.42	772.36	
29 Ingreso de Operaciones	5,739.88	1,204.95	2,428.87	3,536.97	4,414.28	782.03	1,524.79	2,130.78	2,900.90	
30 Egresos Generales	4,409.43	987.00	2,009.04	2,932.50	3,514.29	604.87	1,223.33	1,742.29	2,343.81	
31 Utilidad antes de Provisiones	1,330.45	217.95	419.83	604.48	899.99	177.16	301.46	388.49	557.09	
32 Utilidad del Periodo	929.91	217.95	219.83	342.39	473.44	127.16	251.46	338.49	504.09	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	498.56	4,479.23	4,314.52	7,131.45	3,148.45	3,463.07	4,977.62	2,109.10	1,430.71	
35 Total Provisiones Para Préstamos	0.00	535.27	728.63	796.83	545.50	720.50	720.50	719.09	469.67	
36 Préstamos Vencidos / Préstamos Totales (%)	1.23	11.13	12.00	20.97	8.16	10.16	14.79	6.40	4.44	
37 Provisiones / Préstamos Vencidos (%)	0.00	11.95	16.89	11.17	17.33	20.81	14.47	34.09	32.83	
38 Provisiones para Préstamos / Préstamos Totales (%)	0.00	1.33	2.03	2.34	1.41	2.11	2.14	2.18	1.46	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	13.40	14.70	16.75	16.85	17.19	17.45	18.70	19.04	19.78	
41 Patrimonio / Activos Generadores de Ing. (%)	26.88	27.27	30.33	31.53	27.54	27.30	27.95	30.78	30.91	
42 Patrimonio / Préstamos Totales (%)	28.49	28.92	32.39	33.47	29.08	30.11	30.89	31.36	32.65	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	49.43	43.23	42.76	45.75	34.81	32.84	29.57	34.86	34.75	
45 Activos Líquidos / Activos Totales (%)	41.19	35.88	34.55	36.94	27.90	24.98	21.81	24.00	24.58	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	52.80	46.93	47.10	49.59	38.94	40.70	38.18	36.54	39.56	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	2.04	1.15	1.26	1.13	1.27	1.33	1.30	1.35	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.10	0.63	0.68	0.63	0.74	0.80	0.74	0.85	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	7.49	3.77	4.01	4.16	4.64	4.56	4.16	4.64	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	15.14	16.16	16.71	13.96	11.45	11.65	12.43	11.71	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	9.96	10.12	10.22	8.38	6.18	6.32	6.64	6.02	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	5.18	6.04	6.49	5.58	5.27	5.33	5.80	5.69			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	81.91	82.72	82.91	79.61	77.35	80.23	81.77	80.80			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.11	6.61	6.57	4.98	2.52	2.74	2.36	2.07			
56 PRODUCTIVIDAD												
57 Número de Empleados	50.00	48.00	53.00	53.00	52.00	48.00	49.00	50.00	49.00			
58 Número de Sucursales	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00			
59 Préstamos / Empleados	808.82	838.80	678.49	641.62	742.40	710.18	686.71	659.05	657.05			
60 Depósitos Totales / Empleados	1,433.06	1,370.32	1,060.20	1,029.13	1,006.26	932.29	836.41	747.44	767.15			
61 Utilidad Neta / Empleados	0.00	4.54	4.15	6.46	9.10	2.65	5.13	6.77	10.29			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-24.06	-25.77	-20.08	-19.64	-18.62			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-4.54	-15.33	-6.43	-3.10	-16.60			
65 Locales (%)	0.00	0.00	0.00	0.00	-4.70	-17.71	-8.61	-4.15	-19.19			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-3.60	-1.21	5.56	2.39	-1.51			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-26.97	-31.97	-27.06	-31.48	-28.16			
68 Locales (%)	0.00	0.00	0.00	0.00	-21.51	-28.01	-29.91	-36.87	-34.05			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-52.99	-50.83	-7.17	13.08	18.63			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	-2.55	-11.85	-10.76	-9.21	-6.38			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	-41.66	14.39	-1.14	6.47			