



Multicredit Bank, Inc.
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	414,295.49	406,967.27	419,047.35	419,740.98	462,985.96	456,600.35	457,729.66	499,704.72	521,870.83	
3 Activos Líquidos	33,271.28	12,377.48	23,000.82	27,580.23	49,190.51	19,454.50	21,488.23	19,136.22	39,226.04	
4 Total de Préstamos	285,863.60	291,427.17	283,329.91	277,132.36	274,599.60	290,752.96	290,236.91	327,350.84	327,878.28	
5 Locales	277,871.18	283,321.70	274,134.60	263,889.93	263,127.36	279,976.37	279,149.55	296,033.99	321,373.03	
6 Extranjeros	7,992.41	8,105.47	9,195.31	13,242.43	11,472.24	10,776.60	11,087.36	31,316.85	6,505.24	
7 Total de Inversiones	63,716.29	76,029.70	84,108.54	86,436.16	107,986.59	115,047.03	115,925.88	124,359.86	126,518.62	
8 Total de Depósitos	328,630.77	324,058.20	321,652.03	326,367.94	351,620.97	363,505.93	369,987.54	396,546.70	413,808.94	
9 Locales	214,176.33	206,820.63	206,996.13	202,807.65	227,980.89	226,547.17	242,102.25	249,361.00	255,286.79	
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	197,072.14	196,075.39	195,270.85	197,603.67	217,474.93	221,048.33	229,772.49	239,835.12	245,072.69	
12 Depósitos de Bancos	17,104.19	10,745.23	11,725.28	5,203.98	10,505.96	5,498.85	12,329.77	9,525.87	10,214.09	
13 Extranjeros	114,454.44	117,237.57	114,655.90	123,560.29	123,640.08	136,958.75	127,885.29	147,185.71	158,522.15	
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	34,580.52	32,811.36	34,518.38	39,400.66	41,149.53	50,998.82	59,316.25	80,727.15	79,698.71	
16 Depósitos de Bancos	79,873.92	84,426.22	80,137.52	84,159.63	82,490.55	85,959.93	68,569.04	66,458.55	78,823.44	
17 Patrimonio Total	42,240.49	42,282.32	46,920.23	48,417.45	51,500.81	51,115.99	50,543.88	48,270.61	52,743.00	
18 PROMEDIO (12 MESES)										
19 Total de Activos	414,295.49	406,967.27	419,047.35	419,740.98	438,640.73	431,783.81	438,388.51	459,722.85	492,428.39	
20 Activos Generadores de Ingresos	349,579.89	367,456.86	367,438.45	363,568.51	366,083.04	386,628.43	386,800.62	407,639.61	418,491.54	
21 Total de Prestamos	285,863.60	291,427.17	283,329.91	277,132.36	280,231.60	291,090.06	286,783.41	302,241.60	301,238.94	
22 Total de Inversiones	63,716.29	76,029.70	84,108.54	86,436.16	85,851.44	95,538.37	100,017.21	105,398.01	117,252.61	
23 Patrimonio Total	42,240.49	42,282.32	46,920.23	48,417.45	46,870.65	46,699.16	48,732.05	48,344.03	52,121.91	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	42,356.83	10,178.19	22,080.91	36,010.32	48,280.99	10,039.84	19,032.92	27,977.32	37,912.54	
26 Egreso de Operaciones	29,180.85	6,331.98	12,557.81	18,684.14	24,777.71	5,981.37	11,801.70	17,782.73	24,023.24	



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27 Ingreso Neto de Intereses	13,175.97	3,846.21	9,523.10	17,326.18	23,503.28	4,058.47	7,231.22	10,194.60	13,889.30	
28 Otros Ingresos	8,940.97	1,082.07	2,945.84	3,850.19	6,073.82	1,938.44	5,559.75	7,557.75	13,029.27	
29 Ingreso de Operaciones	22,116.94	4,928.28	12,468.94	21,176.37	29,577.10	5,996.90	12,790.97	17,752.34	26,918.57	
30 Egresos Generales	11,672.35	3,295.71	6,792.98	10,091.04	13,718.59	3,463.07	6,882.07	10,327.65	14,644.72	
31 Utilidad antes de Provisiones	10,444.60	1,632.56	5,675.96	11,085.33	15,858.51	2,533.83	5,908.89	7,424.70	12,273.85	
32 Utilidad del Periodo	2,224.58	465.56	1,715.96	3,292.33	5,042.51	883.83	998.99	1,764.79	6,248.95	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	18,034.47	18,725.94	17,910.92	24,311.25	15,576.94	12,940.84	10,651.81	9,534.06	8,964.91	
35 Total Provisiones Para Préstamos	9,619.71	10,872.67	10,541.66	10,777.49	10,892.96	10,471.32	11,385.13	11,428.33	9,856.66	
36 Préstamos Vencidos / Préstamos Totales (%)	6.31	6.43	6.32	8.77	5.67	4.45	3.67	2.91	2.73	
37 Provisiones / Préstamos Vencidos (%)	53.34	58.06	58.86	44.33	69.93	80.92	106.88	119.87	109.95	
38 Provisiones para Préstamos / Préstamos Totales (%)	3.37	3.73	3.72	3.89	3.97	3.60	3.92	3.49	3.01	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.20	10.39	11.20	11.54	11.12	11.19	11.04	9.66	10.11	
41 Patrimonio / Activos Generadores de Ing. (%)	12.08	11.51	12.77	13.32	13.46	12.60	12.44	10.69	11.61	
42 Patrimonio / Préstamos Totales (%)	14.78	14.51	16.56	17.47	18.75	17.58	17.41	14.75	16.09	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	10.12	3.82	7.15	8.45	13.99	5.35	5.81	4.83	9.48	
45 Activos Líquidos / Activos Totales (%)	8.03	3.04	5.49	6.57	10.62	4.26	4.69	3.83	7.52	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	29.51	27.28	33.30	34.93	44.70	37.00	37.14	36.19	40.05	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.51	0.93	1.21	1.38	0.91	0.52	0.58	1.49	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.46	0.82	1.05	1.15	0.82	0.46	0.51	1.27	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	4.40	7.31	9.07	10.76	7.57	4.10	4.87	11.99	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	11.08	12.02	13.21	13.19	10.39	9.84	9.15	9.06	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.89	6.84	6.85	6.77	6.19	6.10	5.82	5.74	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	4.19	5.18	6.35	6.42	4.20	3.74	3.33	3.32			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	66.87	54.48	47.65	46.38	57.75	53.80	58.18	54.40			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.18	1.60	1.41	1.66	2.01	2.87	2.47	3.11			
56 PRODUCTIVIDAD												
57 Número de Empleados	430.00	455.00	453.00	420.00	418.00	458.00	458.00	458.00	458.00			
58 Número de Sucursales	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00			
59 Préstamos / Empleados	664.80	640.50	625.45	659.84	656.94	634.83	633.71	714.74	715.89			
60 Depósitos Totales / Empleados	764.26	712.22	710.05	777.07	841.20	793.68	807.83	865.82	903.51			
61 Utilidad Neta / Empleados	0.00	1.02	3.79	7.84	12.06	1.93	2.18	3.85	13.64			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	11.75	12.20	9.23	19.05	12.72			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-3.94	-0.23	2.44	18.12	19.40			
65 Locales (%)	0.00	0.00	0.00	0.00	-5.31	-1.18	1.83	12.18	22.14			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	43.54	32.95	20.58	136.49	-43.30			
67 Depósitos (%)	0.00	0.00	0.00	0.00	7.00	12.17	15.03	21.50	17.69			
68 Locales (%)	0.00	0.00	0.00	0.00	6.45	9.54	16.96	22.95	11.98			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	8.03	16.82	11.54	19.12	28.21			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	21.92	20.89	7.72	-0.30	2.41			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	89.84	-41.78	-46.40	23.93			