



Multicredit Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2002			2003			2004			
	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	462,985.96	456,600.35	457,729.66	499,704.72	521,870.83	525,104.74	509,576.96	525,146.48	577,131.31	
3 Activos Líquidos	49,190.51	19,454.50	21,488.23	19,136.22	39,226.04	26,892.74	36,515.00	28,419.07	45,023.81	
4 Total de Préstamos	274,599.60	290,752.96	290,236.91	327,350.84	327,878.28	325,245.36	307,357.84	311,666.44	329,050.65	
5 Locales	263,127.36	279,976.37	279,149.55	296,033.99	321,373.03	318,586.65	305,907.71	309,090.52	296,110.18	
6 Extranjeros	11,472.24	10,776.60	11,087.36	31,316.85	6,505.24	6,658.71	1,450.13	2,575.92	32,940.46	
7 Total de Inversiones	107,986.59	115,047.03	115,925.88	124,359.86	126,518.62	141,922.90	135,465.04	157,565.80	163,709.99	
8 Total de Depósitos	351,620.97	363,505.93	369,987.54	396,546.70	413,808.94	423,987.71	405,212.85	427,516.29	463,700.58	
9 Locales	227,980.89	226,547.17	242,102.25	249,361.00	255,286.79	265,592.82	251,853.13	250,476.82	252,824.88	
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	217,474.93	221,048.33	229,772.49	239,835.12	245,072.69	258,556.09	244,716.73	246,356.70	243,968.70	
12 Depósitos de Bancos	10,505.96	5,498.85	12,329.77	9,525.87	10,214.09	7,036.73	7,136.40	4,120.12	8,856.17	
13 Extranjeros	123,640.08	136,958.75	127,885.29	147,185.71	158,522.15	158,394.89	153,359.72	177,039.47	210,875.70	
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	41,149.53	50,998.82	59,316.25	80,727.15	79,698.71	81,925.12	77,005.47	91,830.35	125,395.66	
16 Depósitos de Bancos	82,490.55	85,959.93	68,569.04	66,458.55	78,823.44	76,469.77	76,354.25	85,209.12	85,480.04	
17 Patrimonio Total	51,500.81	51,115.99	50,543.88	48,270.61	52,743.00	54,562.23	51,929.21	54,700.14	60,475.04	
18 PROMEDIO (12 MESES)										
19 Total de Activos	438,640.73	431,783.81	438,388.51	459,722.85	492,428.39	490,852.55	483,653.31	512,425.60	549,501.07	
20 Activos Generadores de Ingresos	366,083.04	386,628.43	386,800.62	407,639.61	418,491.54	436,484.13	424,492.84	460,471.47	473,578.77	
21 Total de Prestamos	280,231.60	291,090.06	286,783.41	302,241.60	301,238.94	307,999.16	298,797.37	319,508.64	328,464.46	
22 Total de Inversiones	85,851.44	95,538.37	100,017.21	105,398.01	117,252.61	128,484.97	125,695.46	140,962.83	145,114.31	
23 Patrimonio Total	46,870.65	46,699.16	48,732.05	48,344.03	52,121.91	52,839.11	51,236.54	51,485.37	56,609.02	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	48,280.99	10,039.84	19,032.92	27,977.32	37,912.54	10,220.26	21,260.23	31,553.19	43,338.41	
26 Egreso de Operaciones	24,777.71	5,981.37	11,801.70	17,782.73	24,023.24	6,388.84	12,955.72	19,290.26	27,825.51	



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27 Ingreso Neto de Intereses	23,503.28	4,058.47	7,231.22	10,194.60	13,889.30	3,831.42	8,304.51	12,262.93	15,512.89			
28 Otros Ingresos	6,073.82	1,938.44	5,559.75	7,557.75	13,029.27	1,650.14	2,877.94	4,267.77	6,487.74			
29 Ingreso de Operaciones	29,577.10	5,996.90	12,790.97	17,752.34	26,918.57	5,481.56	11,182.45	16,530.69	22,000.64			
30 Egresos Generales	13,718.59	3,463.07	6,882.07	10,327.65	14,644.72	3,384.91	7,325.45	10,679.18	14,472.17			
31 Utilidad Antes de Provisiones	15,858.51	2,533.83	5,908.89	7,424.70	12,273.85	2,096.65	3,857.00	5,851.51	7,528.47			
32 Utilidad del Periodo	5,042.51	883.83	998.99	1,764.79	6,248.95	1,366.65	1,552.94	2,852.45	4,650.91			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	15,576.94	12,940.84	10,651.81	9,534.06	8,964.91	8,400.94	7,480.63	6,987.08	3,771.24			
35 Total Provisiones Para Préstamos	10,892.96	10,471.32	11,385.13	11,428.33	9,856.66	9,154.39	8,753.09	8,362.26	7,563.52			
36 Préstamos Vencidos / Préstamos Totales (%)	5.67	4.45	3.67	2.91	2.73	2.58	2.43	2.24	1.15			
37 Provisiones / Préstamos Vencidos (%)	69.93	80.92	106.88	119.87	109.95	108.97	117.01	119.68	200.56			
38 Provisiones Para Préstamos / Préstamos Totales (%)	3.97	3.60	3.92	3.49	3.01	2.81	2.85	2.68	2.30			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	11.12	11.19	11.04	9.66	10.11	10.39	10.19	10.42	10.48			
41 Patrimonio / Activos Generadores de Ing. (%)	13.46	12.60	12.44	10.69	11.61	11.68	11.73	11.66	12.27			
42 Patrimonio / Préstamos Totales (%)	18.75	17.58	17.41	14.75	16.09	16.78	16.90	17.55	18.38			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	13.99	5.35	5.81	4.83	9.48	6.34	9.01	6.65	9.71			
45 Activos Líquidos / Activos Totales (%)	10.62	4.26	4.69	3.83	7.52	5.12	7.17	5.41	7.80			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	44.70	37.00	37.14	36.19	40.05	39.82	42.44	43.50	45.01			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.38	0.91	0.52	0.58	1.49	1.25	0.73	0.83	0.98			
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.15	0.82	0.46	0.51	1.27	1.11	0.64	0.74	0.85			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	10.76	7.57	4.10	4.87	11.99	10.35	6.06	7.39	8.22			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.19	10.39	9.84	9.15	9.06	9.37	10.02	9.14	9.15			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.77	6.19	6.10	5.82	5.74	5.85	6.10	5.59	5.88			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.42	4.20	3.74	3.33	3.32	3.51	3.91	3.55	3.28			
54 Egresos Generales / Ingresos de Operaciones (%)	46.38	57.75	53.80	58.18	54.40	61.75	65.51	64.60	65.78			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.66	2.01	2.87	2.47	3.11	1.51	1.36	1.24	1.37			
56 PRODUCTIVIDAD												
57 Número de Empleados	418.00	458.00	458.00	458.00	458.00	474.00	474.00	474.00	474.00			
58 Número de Sucursales	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	0.00			
59 Préstamos / Empleados	656.94	634.83	633.71	714.74	715.89	686.17	648.43	657.52	694.20			
60 Depósitos Totales / Empleados	841.20	793.68	807.83	865.82	903.51	894.49	854.88	901.93	978.27			
61 Utilidad Neta / Empleados	12.06	1.93	2.18	3.85	13.64	2.88	3.28	6.02	9.81			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	11.75	12.20	9.23	19.05	12.72	15.00	11.33	5.09	10.59			
64 Préstamos (%)	-3.94	-0.23	2.44	18.12	19.40	11.86	5.90	-4.79	0.36			
65 Locales (%)	-5.31	-1.18	1.83	12.18	22.14	13.79	9.59	4.41	-7.86			
66 Extranjeros (%)	43.54	32.95	20.58	136.49	-43.30	-38.21	-86.92	-91.77	406.37			
67 Depósitos (%)	7.00	12.17	15.03	21.50	17.69	16.64	9.52	7.81	12.06			
68 Locales (%)	6.45	9.54	16.96	22.95	11.98	17.24	4.03	0.45	-0.96			
69 Extranjeros (%)	8.03	16.82	11.54	19.12	28.21	15.65	19.92	20.28	33.03			
70 Patrimonio (%)	21.92	20.89	7.72	-0.30	2.41	6.74	2.74	13.32	14.66			
71 Utilidad Neta (%)	-1,009.64	89.84	-41.78	-46.40	23.93	54.63	55.45	61.63	-25.57			