



Multicredit Bank, Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	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	521,870.83	525,104.74	509,576.96	525,146.48	574,989.00	602,973.85	589,402.34	605,724.99	602,388.60	
3 Activos Líquidos	39,226.04	26,892.74	36,515.00	28,419.07	45,381.50	18,082.69	16,789.11	22,456.46	59,070.33	
4 Total de Préstamos	327,878.28	325,245.36	307,357.84	311,666.44	330,471.20	370,876.85	378,523.98	417,727.44	373,894.71	
5 Locales	321,373.03	318,586.65	305,907.71	309,090.52	297,530.74	294,324.42	292,427.61	324,946.42	327,619.76	
6 Extranjeros	6,505.24	6,658.71	1,450.13	2,575.92	32,940.46	76,552.42	86,096.38	92,781.02	46,274.95	
7 Total de Inversiones	126,518.62	141,922.90	135,465.04	157,565.80	163,709.99	174,165.20	152,569.10	120,853.79	122,391.64	
8 Total de Depósitos	413,808.94	423,987.71	405,212.85	427,516.29	461,200.58	495,017.68	470,856.00	477,433.27	444,579.98	
9 Locales	255,286.79	265,592.82	251,853.13	250,476.82	252,824.88	239,185.15	231,698.43	236,031.70	259,299.28	
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	245,072.69	258,556.09	244,716.73	246,356.70	243,968.70	228,912.07	220,075.82	221,081.13	241,496.07	
12 Depósitos de Bancos	10,214.09	7,036.73	7,136.40	4,120.12	8,856.17	10,273.08	11,622.61	14,950.57	17,803.21	
13 Extranjeros	158,522.15	158,394.89	153,359.72	177,039.47	208,375.70	255,832.53	239,157.57	241,401.57	185,280.70	
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	79,698.71	81,925.12	77,005.47	91,830.35	122,895.66	170,120.16	178,462.49	182,454.00	132,582.36	
16 Depósitos de Bancos	78,823.44	76,469.77	76,354.25	85,209.12	85,480.04	85,712.37	60,695.08	58,947.57	52,698.34	
17 Patrimonio Total	52,743.00	54,562.23	51,929.21	54,700.14	60,475.04	59,482.94	59,442.43	59,909.12	60,557.95	
18 PROMEDIO (12 MESES)										
19 Total de Activos	492,428.39	490,852.55	483,653.31	512,425.60	548,429.91	564,039.30	549,489.65	565,435.73	588,688.80	
20 Activos Generadores de Ingresos	418,491.54	436,484.13	424,492.84	460,471.47	474,289.05	506,105.16	486,957.98	503,906.73	495,233.77	
21 Total de Prestamos	301,238.94	307,999.16	298,797.37	319,508.64	329,174.74	348,061.11	342,940.91	364,696.94	352,182.95	
22 Total de Inversiones	117,252.61	128,484.97	125,695.46	140,962.83	145,114.31	158,044.05	144,017.07	139,209.79	143,050.82	
23 Patrimonio Total	52,121.91	52,839.11	51,236.54	51,485.37	56,609.02	57,022.59	55,685.82	57,304.63	60,516.50	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	37,912.54	10,220.26	21,260.23	31,553.19	43,338.41	10,815.03	21,038.33	31,397.82	41,849.49	
26 Egreso de Operaciones	24,023.24	6,388.84	12,955.72	19,290.26	27,825.51	7,165.11	13,960.86	20,729.30	27,653.30	



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27 Ingreso Neto de Intereses	13,889.30	3,831.42	8,304.51	12,262.93	15,512.89	3,649.92	7,077.47	10,668.52	14,196.19	
28 Otros Ingresos	13,029.27	1,650.14	2,877.94	4,267.77	6,487.74	1,488.55	3,119.09	6,696.51	8,954.36	
29 Ingreso de Operaciones	26,918.57	5,481.56	11,182.45	16,530.69	22,000.64	5,138.47	10,196.55	17,365.03	23,150.55	
30 Egresos Generales	14,644.72	3,384.91	7,325.45	10,679.18	14,472.17	3,227.57	6,479.99	9,872.41	13,596.24	
31 Utilidad Antes de Provisiones	12,273.85	2,096.65	3,857.00	5,851.51	7,528.47	1,910.90	3,716.57	7,492.62	9,554.31	
32 Utilidad del Periodo	6,248.95	1,366.65	1,552.94	2,852.45	4,650.91	885.16	2,153.07	5,250.13	6,274.48	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	8,964.91	8,400.94	7,480.63	6,987.08	3,539.72	3,830.61	3,105.41	3,224.44	2,712.06	
35 Total Provisiones Para Préstamos	9,856.66	9,154.39	8,753.09	8,362.26	7,563.52	7,374.72	6,648.44	7,106.09	7,685.24	
36 Préstamos Vencidos / Préstamos Totales (%)	2.73	2.58	2.43	2.24	1.07	1.03	0.82	0.77	0.73	
37 Provisiones / Préstamos Vencidos (%)	109.95	108.97	117.01	119.68	213.68	192.52	214.09	220.38	283.37	
38 Provisiones Para Préstamos / Préstamos Totales (%)	3.01	2.81	2.85	2.68	2.29	1.99	1.76	1.70	2.06	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	10.11	10.39	10.19	10.42	10.52	9.86	10.09	9.89	10.05	
41 Patrimonio / Activos Generadores de Ing. (%)	11.61	11.68	11.73	11.66	12.24	10.91	11.19	11.12	12.20	
42 Patrimonio / Préstamos Totales (%)	16.09	16.78	16.90	17.55	18.30	16.04	15.70	14.34	16.20	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	9.48	6.34	9.01	6.65	9.84	3.65	3.57	4.70	13.29	
45 Activos Líquidos / Activos Totales (%)	7.52	5.12	7.17	5.41	7.89	3.00	2.85	3.71	9.81	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	40.05	39.82	42.44	43.50	45.34	38.84	35.97	30.02	40.82	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.49	1.25	0.73	0.83	0.98	0.70	0.88	1.39	1.27	
49 Utilidad Neta / Total de Activos (Promedio) (%)	1.27	1.11	0.64	0.74	0.85	0.63	0.78	1.24	1.07	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	11.99	10.35	6.06	7.39	8.22	6.21	7.73	12.22	10.37	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	9.06	9.37	10.02	9.14	9.14	8.55	8.64	8.31	8.45	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.74	5.85	6.10	5.59	5.87	5.66	5.73	5.48	5.58	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.32	3.51	3.91	3.55	3.27	2.88	2.91	2.82	2.87			
54 Egresos Generales / Ingresos de Operaciones (%)	54.40	61.75	65.51	64.60	65.78	62.81	63.55	56.85	58.73			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.11	1.51	1.36	1.24	1.37	1.18	1.28	1.77	1.81			
56 PRODUCTIVIDAD												
57 Número de Empleados	458.00	474.00	474.00	474.00	474.00	387.00	387.00	387.00	387.00			
58 Número de Sucursales	11.00	11.00	11.00	11.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	715.89	686.17	648.43	657.52	697.20	958.34	978.10	1,079.40	966.14			
60 Depósitos Totales / Empleados	903.51	894.49	854.88	901.93	973.00	1,279.12	1,216.68	1,233.68	1,148.79			
61 Utilidad Neta / Empleados	13.64	2.88	3.28	6.02	9.81	2.29	5.56	13.57	16.21			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	12.72	15.00	11.33	5.09	10.18	14.83	15.67	15.34	4.77			
64 Préstamos (%)	19.40	11.86	5.90	-4.79	0.79	14.03	23.15	34.03	13.14			
65 Locales (%)	22.14	13.79	9.59	4.41	-7.42	-7.62	-4.41	5.13	10.11			
66 Extranjeros (%)	-43.30	-38.21	-86.92	-91.77	406.37	1,049.66	5,837.16	3,501.86	40.48			
67 Depósitos (%)	17.69	16.64	9.52	7.81	11.45	16.75	16.20	11.68	-3.60			
68 Locales (%)	11.98	17.24	4.03	0.45	-0.96	-9.94	-8.00	-5.77	2.56			
69 Extranjeros (%)	28.21	15.65	19.92	20.28	31.45	61.52	55.95	36.35	-11.08			
70 Patrimonio (%)	2.41	6.74	2.74	13.32	14.66	9.02	14.47	9.52	0.14			
71 Utilidad Neta (%)	23.93	54.63	55.45	61.63	-25.57	-35.23	38.65	84.06	34.91			