



Metrobank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	92,594.42	83,992.38	99,664.34	111,666.91	150,415.19	173,727.40	240,142.06	283,449.76	320,004.62	
Activos Líquidos	29,871.47	22,075.94	32,673.91	23,851.49	24,040.48	23,395.73	36,086.95	36,697.96	46,779.89	
Total de Préstamos	50,082.61	50,199.43	46,378.78	59,111.70	85,415.32	108,593.26	169,796.01	213,419.68	245,444.31	
Locales	26,059.75	27,056.42	26,143.48	38,535.54	62,750.27	86,633.64	148,651.18	188,588.37	220,539.61	
Extranjeros	24,022.86	23,143.02	20,235.30	20,576.16	22,665.04	21,959.63	21,144.83	24,831.31	24,904.70	
Total de Inversiones	7,163.00	5,893.11	14,857.61	22,883.68	34,732.05	34,173.72	27,261.54	24,791.30	11,084.08	
Total de Depósitos	79,309.38	69,929.72	70,514.15	83,511.43	97,318.53	119,900.96	184,956.69	227,753.26	261,145.30	
Locales	47,491.79	43,601.15	46,558.04	51,141.13	72,396.68	94,545.79	157,066.41	195,831.14	225,815.68	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	46,997.06	43,507.54	46,464.33	51,006.86	68,353.75	90,018.36	142,993.01	185,676.96	208,975.20	
Depósitos de Bancos	494.73	93.61	93.72	134.27	4,042.93	4,527.43	14,073.40	10,154.18	16,840.49	
Extranjeros	31,817.59	26,328.57	23,956.11	32,370.30	24,921.85	25,355.16	27,890.28	31,922.12	35,329.62	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	31,817.59	26,328.57	23,956.11	22,353.66	24,921.85	25,355.16	27,889.28	31,896.22	35,304.72	
Depósitos de Bancos	0.00	0.00	0.00	10,016.64	0.00	0.00	1.00	25.90	24.90	
Patrimonio Total	11,346.41	11,443.65	26,590.54	26,313.42	50,272.69	50,448.61	50,638.31	51,113.11	51,686.13	
PROMEDIO (12 MESES)										
Total de Activos	79,068.06	73,697.87	81,416.44	90,508.82	121,504.80	128,859.89	169,903.20	197,558.34	235,209.91	
Activos Generadores de Ingresos	46,929.97	45,928.43	48,757.55	60,561.78	88,696.49	99,429.76	129,146.97	160,103.18	188,337.88	
Total de Prestamos	42,193.82	41,203.18	39,328.42	45,043.39	67,748.96	79,396.35	108,087.39	136,265.69	165,429.81	
Total de Inversiones	4,736.14	4,725.25	9,429.12	15,518.39	20,947.53	20,033.41	21,059.58	23,837.49	22,908.07	
Patrimonio Total	11,111.53	11,298.89	18,872.50	18,850.25	30,809.55	30,946.13	38,614.42	38,713.26	50,979.41	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	5,182.24	1,482.91	3,120.19	4,915.03	6,747.60	2,290.24	5,240.89	9,586.20	14,860.76	
Egreso de Operaciones	2,502.43	822.65	1,587.54	2,437.11	3,391.31	1,073.10	2,542.15	5,177.31	8,469.16	



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Ingreso Neto de Intereses	2,679.81	660.26	1,532.65	2,477.92	3,356.29	1,217.14	2,698.74	4,408.89	6,391.60
Otros Ingresos	656.95	123.37	223.34	387.37	716.63	439.28	974.31	1,343.16	2,230.08
Ingreso de Operaciones	3,336.76	783.63	1,755.99	2,865.30	4,072.92	1,656.41	3,673.06	5,752.05	8,621.67
Egresos Generales	2,466.16	684.05	1,496.05	2,337.83	3,312.03	986.04	2,021.37	3,266.90	5,245.47
Utilidad Antes de Provisiones	870.60	99.58	259.95	527.47	760.89	670.38	1,651.68	2,485.14	3,376.20
Utilidad del Periodo	470.36	99.58	259.95	452.47	510.89	565.38	1,026.68	1,515.14	2,227.98
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,246.69	1,333.27	1,470.61	842.61	696.98	426.59	2,853.29	607.97	458.81
Total Provisiones Para Préstamos	515.86	515.86	507.92	582.92	729.03	834.03	1,354.03	1,549.03	1,872.86
Préstamos Vencidos / Préstamos Totales (%)	2.49	2.66	3.17	1.43	0.82	0.39	1.68	0.28	0.19
Provisiones / Préstamos Vencidos (%)	41.38	38.69	34.54	69.18	104.60	195.51	47.46	254.79	408.20
Provisiones Para Préstamos / Préstamos Totales (%)	1.03	1.03	1.10	0.99	0.85	0.77	0.80	0.73	0.76
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.25	13.62	26.68	23.56	33.42	29.04	21.09	18.03	16.15
Patrimonio / Activos Generadores de Ing. (%)	19.82	20.40	43.42	32.09	41.84	35.34	25.70	21.46	20.15
Patrimonio / Préstamos Totales (%)	22.66	22.80	57.33	44.51	58.86	46.46	29.82	23.95	21.06
Indice de Adecuacion de Capital	23.30	28.57	52.75	35.28	48.80	40.56	26.02	19.81	25.80
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	37.66	31.57	46.34	28.56	24.70	19.51	19.51	16.11	17.91
Activos Líquidos / Activos Totales (%)	32.26	26.28	32.78	21.36	15.98	13.47	15.03	12.95	14.62
Activos Líquidos + Inversiones / Depósitos Totales (%)	46.70	40.00	67.41	55.96	60.39	48.01	34.25	27.00	22.16
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.00	0.87	1.07	1.00	0.58	2.27	1.59	1.26	1.18
Utilidad Neta / Total de Activos (Promedio) (%)	0.59	0.54	0.64	0.67	0.42	1.76	1.21	1.02	0.95
Utilidad Neta / Patrimonio Total (Promedio) (%)	4.23	3.53	2.75	3.20	1.66	7.31	5.32	5.22	4.37
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.04	12.91	12.80	10.82	7.61	9.21	8.12	7.98	7.89
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.33	7.16	6.51	5.37	3.82	4.32	3.94	4.31	4.50
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.71	5.75	6.29	5.46	3.78	4.90	4.18	3.67	3.39



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Egresos Generales / Ingresos de Operaciones (%)	73.91	87.29	85.20	81.59	81.32	59.53	55.03	56.80	60.84
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.40	1.07	0.92	0.85	0.81	1.77	1.51	1.12	1.18
PRODUCTIVIDAD									
Número de Empleados	42.00	42.00	51.00	59.00	62.00	68.00	76.00	79.00	86.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	2.00	3.00	3.00	3.00
Préstamos / Empleados	1,192.44	1,195.22	909.39	1,001.89	1,377.67	1,596.96	2,234.16	2,701.51	2,854.00
Depósitos Totales / Empleados	1,888.32	1,664.99	1,382.63	1,415.45	1,569.65	1,763.25	2,433.64	2,882.95	3,036.57
Utilidad Neta / Empleados	11.20	2.37	5.10	7.67	8.24	8.31	13.51	19.18	25.91
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	41.28	32.47	57.78	61.02	62.45	106.84	140.95	153.84	112.75
Préstamos (%)	45.99	55.87	43.69	90.84	70.55	116.32	266.11	261.04	187.35
Locales (%)	-6.60	4.61	0.77	56.33	140.79	220.20	468.60	389.39	251.46
Extranjeros (%)	275.13	264.91	219.50	225.29	-5.65	-5.11	4.49	20.68	9.88
Depósitos (%)	62.46	38.47	41.09	47.81	22.71	71.46	162.30	172.72	168.34
Locales (%)	32.67	19.22	22.95	14.10	52.44	116.84	237.36	282.92	211.91
Extranjeros (%)	144.35	89.01	97.78	177.23	-21.67	-3.70	16.42	-1.38	41.76
Patrimonio (%)	4.32	2.60	138.38	131.08	343.07	340.84	90.44	94.25	2.81
Utilidad Neta (%)	-18.58	-64.37	-18.02	-0.16	8.62	467.77	294.96	234.86	336.10
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	48,337.88	43,798.91	43,225.36	56,723.27	83,677.12	106,829.24	166,503.52	210,797.66	244,697.07
Mencion Especial	783.84	4,452.31	1,374.37	901.20	405.93	687.75	717.83	141.98	1,820.55
Subnormal	421.54	474.62	1,187.20	1,050.03	1,275.11	1,336.16	1,118.43	1,206.68	204.79
Dudoso	380.58	1,020.58	714.34	701.19	216.85	33.92	2,420.83	2,477.84	236.90
Irrecuperable	674.62	968.87	385.43	318.94	569.33	540.22	389.43	344.55	357.86
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	8.00	6.91	6.06	6.56	6.75
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	14.80	8.18	7.67



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Al por Menor	8.87	10.28	9.67	9.67	9.62	8.74	9.35	9.26	8.49
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	5.50	0.00	4.45	3.46	3.30
Prestamo Personal Auto	9.90	10.91	11.00	9.82	9.11	8.09	7.75	10.63	7.10
Prestamo Personal	8.51	9.93	9.56	10.11	9.39	10.07	9.40	9.40	8.77
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.00
TASA DE INTERES PASIVA									
Persona Natural	5.32	5.38	5.50	5.82	5.68	5.42	5.12	0.00	4.79
Persona Juridica	5.68	5.78	5.73	5.77	5.80	5.62	5.43	0.00	5.29