



**Multibank, Inc.**  
**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	767,305.61	772,343.39	874,097.09	878,718.12	1,050,568.05	1,106,499.18	1,171,349.57	1,265,354.46	1,270,760.22	
Activos Líquidos	96,411.66	83,193.56	110,651.37	79,006.25	223,693.36	175,645.74	107,079.82	129,703.53	138,601.71	
Total de Préstamos	486,812.21	501,775.14	554,798.41	588,732.60	640,537.39	664,730.89	715,675.98	788,848.74	771,277.96	
Locales	369,076.05	393,531.77	440,414.04	501,251.04	537,478.96	559,568.76	613,574.65	660,274.17	655,239.13	
Extranjeros	117,736.15	108,243.37	114,384.37	87,481.56	103,058.42	105,162.13	102,101.33	128,574.56	116,038.83	
Total de Inversiones	142,878.17	141,111.52	159,311.60	163,012.24	136,489.64	220,069.82	284,725.65	275,606.21	283,748.23	
Total de Depósitos	601,383.07	626,287.97	700,139.14	707,434.93	830,415.66	874,374.12	881,719.77	956,973.21	963,651.10	
Locales	351,368.03	355,982.18	385,195.22	412,589.53	491,804.29	525,106.59	564,033.98	605,741.14	627,541.07	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	321,452.44	333,933.96	368,172.85	399,772.62	471,403.40	502,925.80	526,411.06	553,263.65	596,548.34	
Depósitos de Bancos	29,915.59	22,048.22	17,022.38	12,816.91	20,400.89	22,180.79	37,622.92	52,477.49	30,992.73	
Extranjeros	250,015.04	270,305.79	314,943.92	294,845.39	338,611.37	349,267.52	317,685.79	351,232.06	336,110.03	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	212,658.07	237,671.19	279,209.22	259,742.54	298,168.99	311,820.67	275,188.48	316,740.63	299,316.37	
Depósitos de Bancos	37,356.97	32,634.59	35,734.70	35,102.85	40,442.37	37,446.86	42,497.31	34,491.43	36,793.66	
Patrimonio Total	67,394.86	68,402.96	70,329.91	74,493.01	104,148.35	104,940.56	104,524.30	113,558.58	118,208.81	
PROMEDIO (12 MESES)										
Total de Activos	685,023.88	706,574.25	773,398.99	780,773.84	908,936.83	939,421.28	1,022,723.33	1,072,036.29	1,160,664.13	
Activos Generadores de Ingresos	561,257.53	602,074.59	643,257.85	674,658.04	703,358.70	763,843.69	857,255.82	908,099.89	916,026.61	
Total de Prestamos	430,753.46	465,280.98	498,199.30	525,594.34	563,674.80	583,253.02	635,237.20	688,790.67	705,907.67	
Total de Inversiones	130,504.07	136,793.61	145,058.55	149,063.70	139,683.90	180,590.67	222,018.62	219,309.22	210,118.94	
Patrimonio Total	63,847.95	64,575.18	67,169.69	70,355.16	85,771.61	86,671.76	87,427.10	94,025.79	111,178.58	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	45,269.37	12,875.74	27,566.29	43,054.39	59,356.78	17,323.92	35,713.83	54,739.58	74,596.84	
Egreso de Operaciones	33,380.90	10,817.13	22,611.41	34,963.96	46,067.29	12,054.74	24,089.39	36,453.13	50,722.05	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	11,888.47	2,058.61	4,954.88	8,090.44	13,289.49	5,269.18	11,624.44	18,286.45	23,874.79
Otros Ingresos	12,661.01	3,684.62	8,431.39	19,006.64	19,557.17	6,774.94	11,642.09	15,156.34	16,726.95
Ingreso de Operaciones	24,549.48	5,743.23	13,386.27	27,097.07	32,846.66	12,044.11	23,266.52	33,442.79	40,601.75
Egresos Generales	13,979.13	4,133.57	8,406.07	13,360.71	17,708.77	5,486.67	11,048.95	16,503.73	22,462.58
Utilidad Antes de Provisiones	10,570.35	1,609.66	4,980.21	13,736.36	15,137.90	6,557.44	12,217.58	16,939.06	18,139.17
Utilidad del Periodo	7,941.40	1,099.66	3,162.47	11,718.62	12,947.96	4,273.51	9,190.25	12,695.10	13,767.51
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	3,359.98	1,708.25	1,922.99	2,911.27	3,613.64	4,926.18	4,746.76	6,903.31	3,816.44
Total Provisiones Para Préstamos	7,507.00	7,517.90	8,586.00	9,316.20	9,727.36	9,664.04	10,689.13	11,390.78	12,899.18
Préstamos Vencidos / Préstamos Totales (%)	0.69	0.34	0.35	0.49	0.56	0.74	0.66	0.88	0.49
Provisiones / Préstamos Vencidos (%)	223.42	440.09	446.49	320.00	269.18	196.18	225.19	165.00	337.99
Provisiones Para Préstamos / Préstamos Totales (%)	1.54	1.50	1.55	1.58	1.52	1.45	1.49	1.44	1.67
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	8.78	8.86	8.05	8.48	9.91	9.48	8.92	8.97	9.30
Patrimonio / Activos Generadores de Ing. (%)	10.70	10.64	9.85	9.91	13.40	11.86	10.45	10.67	11.20
Patrimonio / Préstamos Totales (%)	13.84	13.63	12.68	12.65	16.26	15.79	14.60	14.40	15.33
Indice de Adecuacion de Capital	18.38	15.63	16.25	13.07	17.13	15.05	13.47	14.14	15.50
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	16.03	13.28	15.80	11.17	26.94	20.09	12.14	13.55	14.38
Activos Líquidos / Activos Totales (%)	12.56	10.77	12.66	8.99	21.29	15.87	9.14	10.25	10.91
Activos Líquidos + Inversiones / Depósitos Totales (%)	39.79	35.82	38.56	34.21	43.37	45.26	44.44	42.35	43.83
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.41	0.73	0.98	2.32	1.84	2.24	2.14	1.86	1.50
Utilidad Neta / Total de Activos (Promedio) (%)	1.16	0.62	0.82	2.00	1.42	1.82	1.80	1.58	1.19
Utilidad Neta / Patrimonio Total (Promedio) (%)	12.44	6.81	9.42	22.21	15.10	19.72	21.02	18.00	12.38
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.07	8.55	8.57	8.51	8.44	9.07	8.33	8.04	8.14
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.95	7.19	7.03	6.91	6.55	6.31	5.62	5.35	5.54
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.12	1.37	1.54	1.60	1.89	2.76	2.71	2.68	2.61



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Egresos Generales / Ingresos de Operaciones (%)	56.94	71.97	62.80	49.31	53.91	45.55	47.49	49.35	55.32
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.26	2.45	2.62	3.76	2.78	3.55	2.72	2.23	1.83
PRODUCTIVIDAD									
Número de Empleados	410.00	418.00	451.00	464.00	488.00	505.00	501.00	514.00	533.00
Número de Sucursales	11.00	12.00	13.00	15.00	14.00	14.00	15.00	15.00	15.00
Préstamos / Empleados	1,187.35	1,200.42	1,230.15	1,268.82	1,312.58	1,316.30	1,428.49	1,534.73	1,447.05
Depósitos Totales / Empleados	1,466.79	1,498.30	1,552.41	1,524.64	1,701.67	1,731.43	1,759.92	1,861.82	1,807.98
Utilidad Neta / Empleados	19.37	2.63	7.01	25.26	26.53	8.46	18.34	24.70	25.83
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	27.30	20.53	29.94	28.69	36.92	43.27	34.01	44.00	20.96
Préstamos (%)	29.92	17.02	25.63	27.31	31.58	32.48	29.00	33.99	20.41
Locales (%)	12.38	22.56	31.57	41.20	45.63	42.19	39.32	31.73	21.91
Extranjeros (%)	154.43	0.51	7.05	-18.60	-12.47	-2.85	-10.74	46.97	12.60
Depósitos (%)	35.27	27.64	41.51	39.09	38.08	39.61	25.93	35.27	16.04
Locales (%)	35.51	42.90	14.34	49.39	39.97	47.51	46.43	46.81	27.60
Extranjeros (%)	34.94	11.91	99.48	26.86	35.44	29.21	0.87	19.12	-0.74
Patrimonio (%)	11.76	12.60	9.87	12.50	54.53	53.42	48.62	52.44	13.50
Utilidad Neta (%)	31.61	-9.71	-32.71	55.08	63.04	288.62	190.60	8.33	6.33
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	467,082.77	482,426.17	537,923.35	566,077.43	621,662.22	645,943.79	691,025.77	763,789.22	747,017.35
Mención Especial	15,475.41	13,703.34	13,144.31	13,534.42	15,520.58	13,084.65	18,424.45	15,764.81	19,056.78
Subnormal	5,026.51	6,961.48	6,878.86	13,281.51	7,975.62	8,117.21	9,311.02	11,190.41	9,995.81
Dudoso	6,390.32	5,924.40	4,898.30	4,498.24	4,507.99	6,185.97	6,935.10	8,272.77	7,139.20
Irrecuperable	344.20	277.65	539.59	657.20	598.33	1,063.33	668.77	1,222.30	968.04
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	8.06	7.89	7.95	7.94	7.99	7.81	7.78	7.43	8.43
Resto del País	8.27	8.21	8.43	8.25	8.26	8.44	8.05	7.90	8.64



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Al por Menor	8.21	7.84	7.73	7.73	7.64	7.52	7.54	7.43	8.04
Consumo									
Vivienda Hipotecaria	7.41	7.24	6.87	6.49	5.70	5.64	5.41	4.10	4.12
Prestamo Personal Auto	7.71	7.69	7.63	7.64	7.65	7.66	7.66	7.67	7.82
Prestamo Personal	11.10	11.08	11.05	11.05	11.03	11.02	10.99	10.93	10.89
Tarjeta de Crédito	11.70	14.69	14.70	13.13	14.29	14.52	12.78	12.39	13.10
TASA DE INTERES PASIVA									
Persona Natural	5.43	5.67	5.74	0.00	5.84	5.70	5.48	0.00	5.16
Persona Juridica	5.48	5.71	5.74	0.00	5.77	5.65	5.40	0.00	5.10