



Metrobank, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007			2008			2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	150,415.19	173,727.40	240,142.06	283,449.76	320,055.51	327,460.26	366,845.10	442,906.31	469,297.71	
Activos Líquidos	24,040.48	23,395.73	36,086.95	36,697.96	46,779.30	58,916.35	83,727.34	123,359.39	140,701.62	
Total de Préstamos	85,415.32	108,593.26	169,796.01	213,419.68	245,489.31	238,129.17	249,203.83	266,723.59	261,520.70	
Locales	62,750.27	86,633.64	148,651.18	188,588.37	220,584.61	230,080.90	241,175.12	259,718.66	253,717.41	
Extranjeros	22,665.04	21,959.63	21,144.83	24,831.31	24,904.70	8,048.27	8,028.71	7,004.93	7,803.29	
Total de Inversiones	34,732.05	34,173.72	27,261.54	24,791.30	11,084.08	11,436.18	15,062.57	34,323.35	48,162.29	
Total de Depósitos	97,318.53	119,900.96	184,956.69	227,753.26	261,145.30	268,802.60	305,289.54	383,002.43	408,450.63	
Locales	72,396.68	94,545.79	157,066.41	195,831.14	225,815.68	248,914.10	282,408.21	348,598.28	370,793.12	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	68,353.75	90,018.36	142,993.01	185,676.96	208,975.20	234,814.12	266,297.11	330,462.26	340,669.56	
Depósitos de Bancos	4,042.93	4,527.43	14,073.40	10,154.18	16,840.49	14,099.98	16,111.10	18,136.02	30,123.56	
Extranjeros	24,921.85	25,355.16	27,890.28	31,922.12	35,329.62	19,888.50	22,881.34	34,404.14	37,657.51	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	24,921.85	25,355.16	27,889.28	31,896.22	35,304.72	19,863.60	22,856.44	34,379.24	37,632.61	
Depósitos de Bancos	0.00	0.00	1.00	25.90	24.90	24.90	24.90	24.90	24.90	
Patrimonio Total	50,272.69	50,448.61	50,638.31	51,113.11	51,611.85	52,104.54	52,673.28	54,390.32	54,789.88	
PROMEDIO (12 MESES)										
Total de Activos	121,504.80	128,859.89	169,903.20	197,558.34	235,235.35	250,593.83	303,493.58	363,178.04	394,676.61	
Activos Generadores de Ingresos	88,696.49	99,429.76	129,146.97	160,103.18	188,360.38	196,166.16	230,661.98	269,628.96	283,128.19	
Total de Prestamos	67,748.96	79,396.35	108,087.39	136,265.69	165,452.31	173,361.22	209,499.92	240,071.64	253,505.00	
Total de Inversiones	20,947.53	20,033.41	21,059.58	23,837.49	22,908.07	22,804.95	21,162.06	29,557.33	29,623.19	
Patrimonio Total	30,809.55	30,946.13	38,614.42	38,713.26	50,942.27	51,276.58	51,655.79	52,751.72	53,200.86	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	6,747.60	2,290.24	5,240.89	9,586.20	14,860.76	5,138.53	10,455.56	16,397.41	22,735.33	
Egreso de Operaciones	3,391.31	1,073.10	2,542.15	5,177.31	8,469.16	3,193.20	6,527.57	10,416.45	14,660.79	



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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	3,356.29	1,217.14	2,698.74	4,408.89	6,391.60	1,945.33	3,927.98	5,980.97	8,074.54
Otros Ingresos	716.63	439.28	974.31	1,343.16	2,155.79	452.92	792.19	2,181.98	2,791.44
Ingreso de Operaciones	4,072.92	1,656.41	3,673.06	5,752.05	8,547.39	2,398.25	4,720.18	8,162.94	10,865.98
Egresos Generales	3,312.03	986.04	2,021.37	3,266.90	5,245.47	1,431.45	3,074.92	4,807.96	6,778.07
Utilidad Antes de Provisiones	760.89	670.38	1,651.68	2,485.14	3,301.91	966.80	1,645.26	3,354.99	4,087.91
Utilidad del Periodo	510.89	565.38	1,026.68	1,515.14	2,153.69	786.80	1,285.26	2,724.99	3,187.91
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	696.98	426.59	2,853.29	607.97	458.81	513.30	589.75	495.38	598.24
Total Provisiones Para Préstamos	729.03	834.03	1,354.03	1,549.03	1,827.86	1,998.11	2,156.91	2,426.64	2,685.15
Préstamos Vencidos / Préstamos Totales (%)	0.82	0.39	1.68	0.28	0.19	0.22	0.24	0.19	0.23
Provisiones / Préstamos Vencidos (%)	104.60	195.51	47.46	254.79	398.39	389.27	365.73	489.86	448.84
Provisiones para Préstamos / Préstamos Totales (%)	0.85	0.77	0.80	0.73	0.74	0.84	0.87	0.91	1.03
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	33.42	29.04	21.09	18.03	16.13	15.91	14.36	12.28	11.67
Patrimonio / Activos Generadores de Ing. (%)	41.84	35.34	25.70	21.46	20.12	20.88	19.93	18.07	17.69
Patrimonio / Préstamos Totales (%)	58.86	46.46	29.82	23.95	21.02	21.88	21.14	20.39	20.95
Indice de Adecuacion de Capital	48.80	40.56	26.02	19.81	0.00	21.20	20.30	20.45	20.15
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	24.70	19.51	19.51	16.11	17.91	21.92	27.43	32.21	34.45
Activos Líquidos / Activos Totales (%)	15.98	13.47	15.03	12.95	14.62	17.99	22.82	27.85	29.98
Activos Líquidos + Inversiones / Depósitos Totales (%)	60.39	48.01	34.25	27.00	22.16	26.17	32.36	41.17	46.24
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.58	2.27	1.59	1.26	1.14	1.60	1.11	1.35	1.13
Utilidad Neta / Total de Activos (Promedio) (%)	0.42	1.76	1.21	1.02	0.92	1.26	0.85	1.00	0.81
Utilidad Neta / Patrimonio Total (Promedio) (%)	1.66	7.31	5.32	5.22	4.23	6.14	4.98	6.89	5.99
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.61	9.21	8.12	7.98	7.89	10.48	9.07	8.11	8.03
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.82	4.32	3.94	4.31	4.50	6.51	5.66	5.15	5.18



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.78	4.90	4.18	3.67	3.39	3.97	3.41	2.96	2.85
Egresos Generales / Ingresos de Operaciones (%)	81.32	59.53	55.03	56.80	61.37	59.69	65.14	58.90	62.38
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.81	1.77	1.51	1.12	1.14	0.92	0.69	1.08	0.99
PRODUCTIVIDAD									
Número de Empleados	62.00	68.00	76.00	79.00	86.00	90.00	99.00	99.00	99.00
Número de Sucursales	2.00	2.00	3.00	3.00	3.00	0.00	3.00	0.00	0.00
Préstamos / Empleados	1,377.67	1,596.96	2,234.16	2,701.51	2,854.53	2,645.88	2,517.21	2,694.18	2,641.62
Depósitos Totales / Empleados	1,569.65	1,763.25	2,433.64	2,882.95	3,036.57	2,986.70	3,083.73	3,868.71	4,125.76
Utilidad Neta / Empleados	8.24	8.31	13.51	19.18	25.04	8.74	12.98	27.53	32.20
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	62.45	106.84	140.95	153.84	112.78	88.49	52.76	56.26	46.63
Préstamos (%)	70.55	116.32	266.11	261.04	187.41	119.29	46.77	24.98	6.53
Locales (%)	140.79	220.20	468.60	389.39	251.53	165.58	62.24	37.72	15.02
Extranjeros (%)	-5.65	-5.11	4.49	20.68	9.88	-63.35	-62.03	-71.79	-68.67
Depósitos (%)	22.71	71.46	162.30	172.72	168.34	124.19	65.06	68.17	56.41
Locales (%)	52.44	116.84	237.36	282.92	211.91	163.27	79.80	78.01	64.20
Extranjeros (%)	-21.67	-3.70	16.42	-1.38	41.76	-21.56	-17.96	7.78	6.59
Patrimonio (%)	343.07	340.84	90.44	94.25	2.66	3.28	4.02	6.41	6.16
Utilidad Neta (%)	8.62	467.77	294.96	234.86	321.55	39.16	25.19	79.85	48.02
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	83,677.12	106,829.24	166,503.52	210,797.66	244,697.07	235,764.50	248,078.90	265,266.67	259,531.07
Mencion Especial	405.93	687.75	717.83	141.98	1,820.55	3,500.88	2,509.33	3,132.91	3,740.89
Subnormal	1,275.11	1,336.16	1,118.43	1,206.68	204.79	118.70	40.63	97.80	276.90
Dudoso	216.85	33.92	2,420.83	2,477.84	236.90	295.28	230.52	128.39	56.42
Irrecuperable	569.33	540.22	389.43	344.55	357.86	447.92	501.36	524.46	600.58
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	8.00	7.00	5.67	15.00	6.67	8.80	8.00	7.00	7.00
Resto del País	0.00	0.00	16.50	8.00	9.00	9.00	9.00	8.00	7.67
Al por Menor	10.73	10.13	9.70	9.50	9.63	9.63	9.14	9.13	9.29
Consumo									
Vivienda Hipotecaria	5.50	0.00	6.00	4.67	4.14	4.80	5.50	4.00	3.80
Prestamo Personal Auto	8.80	9.00	10.33	11.20	10.50	10.33	9.00	9.40	9.00
Prestamo Personal	10.29	10.15	9.17	8.92	8.69	6.86	6.92	6.77	7.29
Tarjeta de Crédito	0.00	0.00	0.00	0.00	15.00	15.00	15.00	15.00	15.00
TASA DE INTERES PASIVA									
Persona Natural	5.68	5.42	5.12	4.90	4.79	4.81	4.91	4.87	4.85
Persona Juridica	5.80	5.62	5.43	5.33	5.29	5.17	5.16	5.11	5.03