



**Multibank, Inc.**  
**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	1,050,568.05	1,106,499.18	1,171,349.57	1,265,354.46	1,270,760.22	1,257,265.70	1,329,754.00	1,378,437.45	1,432,107.31	
Activos Líquidos	223,693.36	175,645.74	107,079.82	129,703.53	138,601.71	139,443.26	174,551.04	127,467.66	183,986.51	
Total de Préstamos	640,537.39	664,730.89	715,675.98	788,848.74	771,277.96	761,381.13	763,144.87	802,108.21	820,120.00	
Locales	537,478.96	559,568.76	613,574.65	660,274.17	655,239.13	653,248.20	675,462.38	709,403.78	736,302.95	
Extranjeros	103,058.42	105,162.13	102,101.33	128,574.56	116,038.83	108,132.92	87,682.50	92,704.43	83,817.06	
Total de Inversiones	136,489.64	220,069.82	284,725.65	275,606.21	283,748.23	271,539.25	317,057.30	381,278.28	358,417.08	
Total de Depósitos	830,415.66	874,374.12	881,719.77	956,973.21	963,651.10	944,358.07	1,009,035.24	1,064,287.13	1,137,071.15	
Locales	491,804.29	525,106.59	564,033.98	605,741.14	627,541.07	619,772.12	697,233.84	732,264.55	785,549.16	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	471,403.40	502,925.80	526,411.06	553,263.65	596,548.34	602,160.94	681,650.08	710,288.61	748,383.64	
Depósitos de Bancos	20,400.89	22,180.79	37,622.92	52,477.49	30,992.73	17,611.18	15,583.75	21,975.94	37,165.52	
Extranjeros	338,611.37	349,267.52	317,685.79	351,232.06	336,110.03	324,585.95	311,801.41	332,022.58	351,521.99	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	298,168.99	311,820.67	275,188.48	316,740.63	299,316.37	289,450.89	273,352.64	296,315.40	318,177.51	
Depósitos de Bancos	40,442.37	37,446.86	42,497.31	34,491.43	36,793.66	35,135.06	38,448.77	35,707.18	33,344.48	
Patrimonio Total	104,148.35	104,940.56	104,524.30	113,558.58	118,208.81	119,354.49	134,079.04	148,914.85	151,252.01	
PROMEDIO (12 MESES)										
Total de Activos	908,936.83	939,421.28	1,022,723.33	1,072,036.29	1,160,664.13	1,181,882.44	1,250,551.79	1,321,895.95	1,351,433.76	
Activos Generadores de Ingresos	703,358.70	763,843.69	857,255.82	908,099.89	916,026.61	958,860.55	1,040,301.90	1,123,920.72	1,116,781.64	
Total de Prestamos	563,674.80	583,253.02	635,237.20	688,790.67	705,907.67	713,056.01	739,410.43	795,478.47	795,698.98	
Total de Inversiones	139,683.90	180,590.67	222,018.62	219,309.22	210,118.94	245,804.54	300,891.47	328,442.25	321,082.66	
Patrimonio Total	85,771.61	86,671.76	87,427.10	94,025.79	111,178.58	112,147.53	119,301.67	131,236.72	134,730.41	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	59,356.78	17,323.92	35,713.83	54,739.58	74,596.84	19,590.38	39,598.40	60,998.81	82,394.45	
Egreso de Operaciones	46,067.29	12,054.74	24,089.39	36,453.13	50,722.05	13,097.57	26,254.98	39,865.71	53,316.10	



**Multibank, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	13,289.49	5,269.18	11,624.44	18,286.45	23,874.79	6,492.81	13,343.42	21,133.10	29,078.35
Otros Ingresos	19,557.17	6,774.94	11,642.09	15,156.34	16,726.95	3,762.20	7,458.85	17,164.77	24,067.92
Ingreso de Operaciones	32,846.66	12,044.11	23,266.52	33,442.79	40,601.75	10,255.01	20,802.27	38,297.86	53,146.27
Egresos Generales	17,708.77	5,486.67	11,048.95	16,503.73	22,462.58	5,387.21	11,056.74	17,515.43	25,342.62
Utilidad Antes de Provisiones	15,137.90	6,557.44	12,217.58	16,939.06	18,139.17	4,867.80	9,745.53	20,782.44	27,803.65
Utilidad del Periodo	12,947.96	4,273.51	9,190.25	12,695.10	13,767.51	1,717.80	7,063.59	16,300.50	20,183.17
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	3,613.64	4,926.18	4,746.76	6,903.31	3,816.44	5,006.31	4,749.19	8,013.76	5,614.10
Total Provisiones Para Préstamos	9,727.36	9,664.04	10,689.13	11,390.78	12,899.18	14,954.03	14,730.31	16,468.59	15,536.07
Préstamos Vencidos / Préstamos Totales (%)	0.56	0.74	0.66	0.88	0.49	0.66	0.62	1.00	0.68
Provisiones / Préstamos Vencidos (%)	269.18	196.18	225.19	165.00	337.99	298.70	310.16	205.50	276.73
Provisiones Para Préstamos / Préstamos Totales (%)	1.52	1.45	1.49	1.44	1.67	1.96	1.93	2.05	1.89
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	9.91	9.48	8.92	8.97	9.30	9.49	10.08	10.80	10.56
Patrimonio / Activos Generadores de Ing. (%)	13.40	11.86	10.45	10.67	11.20	11.56	12.41	12.58	12.83
Patrimonio / Préstamos Totales (%)	16.26	15.79	14.60	14.40	15.33	15.68	17.57	18.57	18.44
Indice de Adecuacion de Capital	17.13	15.05	13.47	14.14	0.00	15.80	15.70	16.05	16.20
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	26.94	20.09	12.14	13.55	14.38	14.77	17.30	11.98	16.18
Activos Líquidos / Activos Totales (%)	21.29	15.87	9.14	10.25	10.91	11.09	13.13	9.25	12.85
Activos Líquidos + Inversiones / Depósitos Totales (%)	43.37	45.26	44.44	42.35	43.83	43.52	48.72	47.80	47.70
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.84	2.24	2.14	1.86	1.50	0.72	1.36	1.93	1.81
Utilidad Neta / Total de Activos (Promedio) (%)	1.42	1.82	1.80	1.58	1.19	0.58	1.13	1.64	1.49
Utilidad Neta / Patrimonio Total (Promedio) (%)	15.10	19.72	21.02	18.00	12.38	6.13	11.84	16.56	14.98
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.44	9.07	8.33	8.04	8.14	8.17	7.61	7.24	7.38
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	6.55	6.31	5.62	5.35	5.54	5.46	5.05	4.73	4.77



**Multibank, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.89	2.76	2.71	2.68	2.61	2.71	2.57	2.51	2.60
Egresos Generales / Ingresos de Operaciones (%)	53.91	45.55	47.49	49.35	55.32	52.53	53.15	45.73	47.68
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.78	3.55	2.72	2.23	1.83	1.57	1.43	2.04	2.16
PRODUCTIVIDAD									
Número de Empleados	488.00	505.00	501.00	514.00	533.00	505.00	514.00	525.00	534.00
Número de Sucursales	14.00	14.00	15.00	15.00	15.00	0.00	15.00	0.00	0.00
Préstamos / Empleados	1,312.58	1,316.30	1,428.49	1,534.73	1,447.05	1,507.69	1,484.72	1,527.83	1,535.81
Depósitos Totales / Empleados	1,701.67	1,731.43	1,759.92	1,861.82	1,807.98	1,870.02	1,963.10	2,027.21	2,129.35
Utilidad Neta / Empleados	26.53	8.46	18.34	24.70	25.83	3.40	13.74	31.05	37.80
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	36.92	43.27	34.01	44.00	20.96	13.63	13.52	8.94	12.70
Préstamos (%)	31.58	32.48	29.00	33.99	20.41	14.54	6.63	1.68	6.33
Locales (%)	45.63	42.19	39.32	31.73	21.91	16.74	10.09	7.44	12.37
Extranjeros (%)	-12.47	-2.85	-10.74	46.97	12.60	2.82	-14.12	-27.90	-27.77
Depósitos (%)	38.08	39.61	25.93	35.27	16.04	8.00	14.44	11.21	18.00
Locales (%)	39.97	47.51	46.43	46.81	27.60	18.03	23.62	20.89	25.18
Extranjeros (%)	35.44	29.21	0.87	19.12	-0.74	-7.07	-1.85	-5.47	4.59
Patrimonio (%)	54.53	53.42	48.62	52.44	13.50	13.74	28.28	31.13	27.95
Utilidad Neta (%)	63.04	288.62	190.60	8.33	6.33	-59.80	-23.14	28.40	46.60
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	621,662.22	645,943.79	691,025.77	763,789.22	747,017.35	713,218.53	717,214.25	753,740.26	758,634.22
Mencion Especial	15,520.58	13,084.65	18,424.45	15,764.81	19,056.78	37,719.48	40,767.30	43,875.11	55,397.86
Subnormal	7,975.62	8,117.21	9,311.02	11,190.41	9,995.81	10,321.60	9,759.98	8,407.98	14,503.31
Dudoso	4,507.99	6,185.97	6,935.10	8,272.77	7,139.20	12,964.64	8,447.00	10,469.76	5,802.46
Irrecuperable	598.33	1,063.33	668.77	1,222.30	968.04	2,110.91	1,686.65	2,083.69	1,318.22
TASA DE INTERES ACTIVA									
Comercio									



**Multibank, Inc.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

Cuadro No. 18

	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	9.06	8.44	9.62	9.76	8.27	9.69	8.42	8.48	8.80
Resto del País	11.46	12.00	11.65	11.34	9.41	10.09	9.61	9.38	9.33
Al por Menor	9.00	9.32	9.55	9.37	10.11	9.88	9.95	9.82	9.77
Consumo									
Vivienda Hipotecaria	4.42	4.39	4.39	4.17	4.23	4.40	4.68	4.96	4.44
Prestamo Personal Auto	8.09	8.19	8.21	8.22	8.21	8.13	8.24	8.35	8.46
Prestamo Personal	11.29	11.29	10.95	11.03	11.06	10.99	11.08	11.04	11.04
Tarjeta de Crédito	16.00	16.05	14.64	12.96	13.65	15.02	16.00	15.56	16.71
TASA DE INTERES PASIVA									
Persona Natural	5.84	5.70	5.48	5.27	5.16	5.12	5.18	5.15	4.92
Persona Juridica	5.77	5.65	5.40	5.17	5.10	5.05	5.15	5.11	4.90