

**METROBANK, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	320,055.51	327,460.26	366,845.10	442,906.31	470,066.82	480,081.39	510,805.61	516,627.94	532,235.78
ACTIVOS LIQUIDOS	46,779.30	58,916.35	83,727.34	123,359.39	140,701.62	132,750.62	122,162.27	130,896.08	121,027.99
TOTAL DE PRESTAMOS	245,489.31	238,129.17	249,203.83	266,723.59	261,520.70	274,666.99	297,496.29	316,484.67	315,298.47
LOCALES	220,584.61	230,080.90	241,175.12	259,718.66	253,717.41	266,663.65	290,756.42	311,173.42	310,215.70
EXTRANJEROS	24,904.70	8,048.27	8,028.71	7,004.93	7,803.29	8,003.34	6,739.87	5,311.25	5,082.77
TOTAL DE INVERSIONES	11,084.08	11,436.18	15,062.57	34,323.35	48,162.29	55,980.57	68,386.63	46,764.03	73,199.78
TOTAL DE DEPOSITOS	261,145.30	268,802.60	305,289.54	383,002.43	408,450.63	417,665.38	443,961.02	443,354.65	461,520.51
LOCALES	225,815.68	248,914.10	282,408.21	348,598.28	370,793.12	386,109.18	402,212.84	400,047.10	414,692.21
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	208,975.20	234,814.12	266,297.11	330,462.26	340,669.56	362,512.52	375,952.41	371,383.04	385,008.17
DEPOSITOS DE BANCOS	16,840.49	14,099.98	16,111.10	18,136.02	30,123.56	23,596.66	26,260.42	28,664.06	29,684.04
EXTRANJEROS	35,329.62	19,888.50	22,881.34	34,404.14	37,657.51	31,556.20	41,748.18	43,307.55	46,828.30
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	35,304.72	19,863.60	22,856.44	34,379.24	37,632.61	31,556.20	41,748.18	43,307.55	46,828.30
DEPOSITOS DE BANCOS	24.90	24.90	24.90	24.90	24.90	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	51,611.85	52,104.54	52,673.28	54,390.32	55,094.30	54,986.98	56,396.46	58,896.75	60,660.03
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	235,235.35	250,593.83	303,493.58	363,178.04	395,061.17	403,770.82	438,825.36	479,767.13	501,151.30
ACTIVOS GENERADORES DE INGRESOS	188,360.38	196,166.16	230,661.98	269,628.96	283,128.19	290,106.46	315,074.66	332,147.82	349,090.62
TOTAL DE PRESTAMOS	165,452.31	173,361.22	209,499.92	240,071.64	253,505.00	256,398.08	273,350.06	291,604.13	288,409.59
TOTAL DE INVERSIONES	22,908.07	22,804.95	21,162.06	29,557.33	29,623.19	33,708.38	41,724.60	40,543.69	60,681.04
PATRIMONIO TOTAL	50,942.27	51,276.58	51,655.79	52,751.72	53,353.07	53,545.76	54,534.87	56,643.54	57,877.16
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,860.76	5,138.53	10,455.56	16,397.41	22,819.24	6,191.10	12,793.12	19,374.45	25,905.12
EGRESOS DE OPERACIONES	8,469.16	3,193.20	6,527.57	10,416.45	14,660.79	4,033.55	8,704.42	12,909.22	17,167.81
INGRESO NETO DE INTERESES	6,391.60	1,945.33	3,927.98	5,980.97	8,158.45	2,157.55	4,088.70	6,465.23	8,737.30

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OTROS INGRESOS	2,155.79	452.92	792.19	2,181.98	3,146.27	560.07	1,589.97	5,131.43	7,909.46
INGRESO DE OPERACIONES	8,547.39	2,398.25	4,720.18	8,162.94	11,304.72	2,717.61	5,678.67	11,596.66	16,646.76
EGRESOS GENERALES	5,245.47	1,431.45	3,074.92	4,807.96	6,778.07	2,107.50	4,402.24	7,319.54	10,613.25
UTILIDAD ANTES DE PROVISIONES	3,301.91	966.80	1,645.26	3,354.99	4,526.64	610.11	1,276.43	4,277.12	6,033.51
UTILIDAD DEL PERIODO	2,153.69	786.80	1,285.26	2,724.99	3,626.64	490.11	1,036.43	3,402.12	5,023.51
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	458.81	513.30	589.75	495.38	598.24	676.69	643.79	645.55	559.07
TOTAL PROVISIONES PARA PRESTAMOS	1,827.86	1,998.11	2,156.91	2,426.64	2,685.15	2,744.88	2,921.74	3,555.31	3,461.70
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.19	0.22	0.24	0.19	0.23	0.25	0.22	0.20	0.18
PROVISIONES / PRESTAMOS VENCIDOS (%)	398.39	389.27	365.73	489.86	448.84	405.63	453.83	550.74	619.19
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.74	0.84	0.87	0.91	1.03	1.00	0.98	1.12	1.10
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	16.13	15.91	14.36	12.28	11.72	11.45	11.04	11.40	11.40
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	20.12	20.88	19.93	18.07	17.79	16.63	15.41	16.21	15.61
PATRIMONIO / PRESTAMOS TOTALES (%)	21.02	21.88	21.14	20.39	21.07	20.02	18.96	18.61	19.24
INDICE DE ADECUACION DE CAPITAL	25.79	22.44	21.95	20.45	20.15	19.57	16.42	16.53	19.29
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.91	21.92	27.43	32.21	34.45	31.78	27.52	29.52	26.22
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.62	17.99	22.82	27.85	29.93	27.65	23.92	25.34	22.74
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	22.16	26.17	32.36	41.17	46.24	45.19	42.92	40.07	42.08
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.14	1.60	1.11	1.35	1.28	0.68	0.66	1.37	1.44
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.92	1.26	0.85	1.00	0.92	0.49	0.47	0.95	1.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.23	6.14	4.98	6.89	6.80	3.66	3.80	8.01	8.68
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.89	10.48	9.07	8.11	8.06	8.54	8.12	7.78	7.42
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.50	6.51	5.66	5.15	5.18	5.56	5.53	5.18	4.92
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.39	3.97	3.41	2.96	2.88	2.97	2.60	2.60	2.50



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ZONA LIBRE	6.46	9.06	8.70	7.12	7.10	7.37	6.54	5.56	5.80
RESTO DEL PAIS	8.55	8.85	8.85	7.95	7.87	7.53	7.85	7.99	7.63
AL POR MENOR	9.70	10.01	9.43	9.18	9.39	9.18	9.09	9.02	8.79
CONSUMO									
VIVIENDA HIPOTECARIA	3.67	4.74	4.86	3.93	3.63	3.54	3.91	4.32	4.49
PRESTAMO PERSONAL AUTO	10.62	10.44	9.45	9.61	9.24	10.24	10.69	10.69	10.69
PRESTAMO PERSONAL	8.69	7.00	6.78	6.72	7.23	6.96	7.09	6.97	5.94
TARJETA DE CREDITO	14.99	14.99	14.99	14.60	15.08	15.37	15.62	15.70	17.28
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.39	4.81	4.91	4.87	4.85	4.78	4.69	4.55	4.46
PERSONA JURIDICA	5.29	5.17	5.17	5.11	5.03	4.99	4.84	4.53	4.40