

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

| | 2009 | 2010 | | | | 2011 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 470,066.82 | 480,081.39 | 510,805.61 | 516,627.94 | 533,018.21 | 528,151.08 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 140,701.62 | 132,750.62 | 122,162.27 | 130,896.08 | 121,027.99 | 133,695.59 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 261,520.70 | 274,666.99 | 297,496.29 | 316,484.67 | 315,298.47 | 314,328.50 | 0.00 | 0.00 | 0.00 |
| LOCALES | 253,717.41 | 266,663.65 | 290,756.42 | 311,173.42 | 310,215.70 | 307,637.75 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 7,803.29 | 8,003.34 | 6,739.87 | 5,311.25 | 5,082.77 | 6,690.75 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 48,162.29 | 55,980.57 | 68,386.63 | 46,764.03 | 74,090.79 | 57,570.46 | 0.00 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 408,450.63 | 417,665.38 | 443,961.02 | 443,354.65 | 461,520.51 | 455,401.19 | 0.00 | 0.00 | 0.00 |
| LOCALES | 370,793.12 | 386,109.18 | 402,212.84 | 400,047.10 | 414,692.21 | 404,905.16 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 340,669.56 | 362,512.52 | 375,952.41 | 371,383.04 | 385,008.17 | 377,743.12 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 30,123.56 | 23,596.66 | 26,260.42 | 28,664.06 | 29,684.04 | 27,162.04 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 37,657.51 | 31,556.20 | 41,748.18 | 43,307.55 | 46,828.30 | 50,496.03 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 37,632.61 | 31,556.20 | 41,748.18 | 43,307.55 | 46,828.30 | 50,496.03 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 24.90 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 55,094.30 | 54,986.98 | 56,396.46 | 58,896.75 | 60,097.97 | 62,482.03 | 0.00 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 395,061.17 | 403,770.82 | 438,825.36 | 479,767.13 | 501,542.52 | 504,116.23 | 0.00 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 283,128.19 | 290,106.46 | 315,074.66 | 332,147.82 | 349,536.13 | 351,273.26 | 0.00 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 253,505.00 | 256,398.08 | 273,350.06 | 291,604.13 | 288,409.59 | 294,497.75 | 0.00 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 29,623.19 | 33,708.38 | 41,724.60 | 40,543.69 | 61,126.54 | 56,775.52 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 53,353.07 | 53,545.76 | 54,534.87 | 56,643.54 | 57,596.13 | 58,734.51 | 0.00 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 22,819.24 | 6,191.10 | 12,793.12 | 19,374.45 | 25,905.12 | 6,500.86 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 14,660.79 | 4,033.55 | 8,704.42 | 12,909.22 | 17,167.81 | 3,784.75 | 0.00 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 8,158.45 | 2,157.55 | 4,088.70 | 6,465.23 | 8,737.30 | 2,716.11 | 0.00 | 0.00 | 0.00 |

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| OTROS INGRESOS | 3,146.27 | 560.07 | 1,589.97 | 5,131.43 | 7,909.46 | 2,165.79 | 0.00 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 11,304.72 | 2,717.61 | 5,678.67 | 11,596.66 | 16,646.76 | 4,881.90 | 0.00 | 0.00 | 0.00 |
| EGRESOS GENERALES | 6,778.07 | 2,107.50 | 4,402.24 | 7,319.54 | 12,066.32 | 2,783.22 | 0.00 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 4,526.64 | 610.11 | 1,276.43 | 4,277.12 | 4,580.44 | 2,098.68 | 0.00 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 3,626.64 | 490.11 | 1,036.43 | 3,402.12 | 3,570.44 | 1,543.68 | 0.00 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 598.24 | 676.69 | 643.79 | 645.55 | 559.07 | 1,250.14 | 0.00 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 2,685.15 | 2,744.88 | 2,921.74 | 3,555.31 | 3,461.70 | 4,015.16 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.23 | 0.25 | 0.22 | 0.20 | 0.18 | 0.40 | 0.00 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 448.84 | 405.63 | 453.83 | 550.74 | 619.19 | 321.18 | 0.00 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 1.03 | 1.00 | 0.98 | 1.12 | 1.10 | 1.28 | 0.00 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.72 | 11.45 | 11.04 | 11.40 | 11.28 | 11.83 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 17.79 | 16.63 | 15.41 | 16.21 | 15.43 | 16.80 | 0.00 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 21.07 | 20.02 | 18.96 | 18.61 | 19.06 | 19.88 | 0.00 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 20.15 | 19.57 | 16.42 | 16.53 | 19.02 | 19.86 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 34.45 | 31.78 | 27.52 | 29.52 | 26.22 | 29.36 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 29.93 | 27.65 | 23.92 | 25.34 | 22.71 | 25.31 | 0.00 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 46.24 | 45.19 | 42.92 | 40.07 | 42.28 | 42.00 | 0.00 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.28 | 0.68 | 0.66 | 1.37 | 1.02 | 1.76 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.92 | 0.49 | 0.47 | 0.95 | 0.71 | 1.22 | 0.00 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 6.80 | 3.66 | 3.80 | 8.01 | 6.20 | 10.51 | 0.00 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 8.06 | 8.54 | 8.12 | 7.78 | 7.41 | 7.40 | 0.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.18 | 5.56 | 5.53 | 5.18 | 4.91 | 4.31 | 0.00 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 2.88 | 2.97 | 2.60 | 2.60 | 2.50 | 3.09 | 0.00 | 0.00 | 0.00 |

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| ZONA LIBRE | 7.10 | 7.37 | 6.54 | 5.56 | 5.80 | 5.55 | 0.00 | 0.00 | 0.00 |
| RESTO DEL PAIS | 7.87 | 7.53 | 7.85 | 7.99 | 7.63 | 7.43 | 0.00 | 0.00 | 0.00 |
| AL POR MENOR | 9.39 | 9.18 | 9.09 | 9.02 | 8.79 | 8.70 | 0.00 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 3.63 | 3.54 | 3.91 | 4.32 | 4.49 | 4.66 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 9.24 | 10.24 | 10.69 | 10.69 | 10.69 | 10.69 | 0.00 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 7.23 | 6.96 | 7.09 | 6.97 | 5.94 | 5.77 | 0.00 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 15.08 | 15.37 | 15.62 | 15.70 | 17.28 | 10.23 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 4.85 | 4.78 | 4.69 | 4.55 | 4.46 | 4.36 | 0.00 | 0.00 | 0.00 |
| PERSONA JURIDICA | 5.03 | 4.99 | 4.84 | 4.53 | 4.40 | 4.36 | 0.00 | 0.00 | 0.00 |