



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
 (En Balboas)

| Descripcion | 2002 | | | 2003 | | | | | | | | | | | |
|---------------------------------|----------------|---------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| ACTIVOS LIQUIDOS | -5,154,075.71 | -28.29 | 18,216,122.83 | 14,568,247.23 | 15,060,790.62 | 14,695,465.16 | 13,993,198.42 | 11,119,027.21 | 12,118,240.00 | 10,678,869.40 | 8,328,877.88 | 13,028,742.15 | 12,000,434.05 | 14,541,331.41 | 13,062,047.12 |
| Depositos Locales en Bancos | -4,715,180.35 | -31.62 | 14,914,123.33 | 12,584,491.40 | 12,034,309.86 | 12,419,961.46 | 11,086,003.12 | 8,283,489.80 | 9,163,719.67 | 7,932,847.96 | 5,092,606.22 | 9,757,386.83 | 9,204,799.81 | 11,062,588.54 | 10,198,942.98 |
| A la Vista | 159,252.77 | 19.35 | 823,118.44 | 810,280.83 | 584,257.77 | 585,952.29 | 597,554.78 | 609,018.04 | 640,020.04 | 627,854.58 | 605,823.58 | 604,034.24 | 601,791.23 | 627,334.54 | 982,371.21 |
| A Plazo | -4,874,433.12 | -34.59 | 14,091,004.89 | 11,774,210.57 | 11,450,052.09 | 11,834,009.17 | 10,488,448.34 | 7,674,471.76 | 8,523,699.63 | 7,304,993.38 | 4,486,782.64 | 9,153,352.59 | 8,603,008.58 | 10,435,254.00 | 9,216,571.77 |
| Depositos Extranjeros en Bancos | -337,059.99 | -23.84 | 1,414,056.95 | 268,601.04 | 1,322,070.52 | 573,669.15 | 1,521,687.13 | 1,264,748.54 | 1,882,755.20 | 1,629,681.68 | 1,678,789.27 | 1,543,850.89 | 992,973.83 | 965,989.86 | 1,076,996.96 |
| A la Vista | -842,712.04 | -59.60 | 1,414,056.95 | 268,601.04 | 1,322,070.52 | 573,669.15 | 521,687.13 | 263,811.32 | 880,876.40 | 627,008.87 | 675,389.30 | 539,647.90 | 488,092.29 | 460,780.04 | 571,344.91 |
| A Plazo | 505,652.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,000,000.00 | 1,000,937.22 | 1,001,878.80 | 1,002,672.81 | 1,003,399.97 | 1,004,202.99 | 504,881.54 | 505,209.82 | 505,652.05 |
| Otros | -101,835.37 | -5.39 | 1,887,942.55 | 1,715,154.79 | 1,704,410.24 | 1,701,834.55 | 1,385,508.17 | 1,570,788.87 | 1,071,765.13 | 1,116,339.76 | 1,557,482.39 | 1,727,504.43 | 1,802,660.41 | 2,512,753.01 | 1,786,107.18 |
| CARTERA CREDITICIA | -6,409,441.02 | -16.60 | 38,604,688.08 | 38,264,171.97 | 38,303,800.26 | 34,088,615.99 | 33,900,921.50 | 34,855,159.54 | 33,648,722.40 | 33,587,606.14 | 33,873,217.23 | 32,952,254.35 | 34,619,980.88 | 33,854,359.06 | 32,195,247.06 |
| Locales | -6,323,859.37 | -19.19 | 32,950,068.61 | 32,628,793.82 | 32,666,567.54 | 28,357,578.91 | 28,165,712.52 | 28,085,232.54 | 27,807,957.63 | 27,945,557.78 | 28,199,733.29 | 27,350,295.16 | 29,016,984.43 | 28,285,643.86 | 26,626,209.24 |
| Extranjero | -85,581.65 | -1.51 | 5,654,619.47 | 5,635,378.15 | 5,637,232.72 | 5,731,037.08 | 5,735,208.98 | 6,769,927.00 | 5,840,764.77 | 5,642,048.36 | 5,673,483.94 | 5,601,959.19 | 5,602,996.45 | 5,568,715.20 | 5,569,037.82 |
| INVERSIONES EN VALORES | -349,631.93 | -16.20 | 2,157,734.51 | 2,079,640.11 | 2,086,695.11 | 3,518,971.51 | 3,526,971.51 | 3,530,766.51 | 3,531,126.51 | 3,503,043.74 | 3,503,838.74 | 626,829.38 | 1,801,952.58 | 1,804,337.58 | 1,808,102.58 |
| Locales | -349,631.93 | -16.28 | 2,147,734.51 | 2,069,640.11 | 2,076,695.11 | 758,971.51 | 770,766.51 | 771,126.51 | 771,126.51 | 743,043.74 | 743,838.74 | 616,829.38 | 1,791,952.58 | 1,794,337.58 | 1,798,102.58 |
| Extranjero | 0.00 | 0.00 | 10,000.00 | 10,000.00 | 10,000.00 | 2,760,000.00 | 2,760,000.00 | 2,760,000.00 | 2,760,000.00 | 2,760,000.00 | 2,760,000.00 | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 |
| OTROS ACTIVOS | -241,992.91 | -3.83 | 6,314,494.55 | 6,463,981.57 | 6,477,743.67 | 6,517,053.09 | 6,381,600.72 | 6,512,623.98 | 6,271,315.21 | 6,588,900.15 | 6,741,834.67 | 7,669,841.31 | 6,231,050.20 | 6,282,239.88 | 6,072,501.64 |
| Locales | -229,663.69 | -3.66 | 6,279,201.37 | 6,406,441.23 | 6,393,639.56 | 6,469,046.01 | 6,303,514.73 | 6,400,403.68 | 6,162,632.81 | 6,539,452.52 | 6,640,442.32 | 7,653,292.80 | 6,181,513.81 | 6,275,023.85 | 6,049,537.68 |
| Extranjero | -12,329.22 | -34.93 | 35,293.18 | 57,540.34 | 84,104.11 | 48,007.08 | 78,085.99 | 112,220.30 | 108,682.40 | 49,447.63 | 101,392.35 | 16,548.51 | 49,536.39 | 7,216.03 | 22,963.96 |
| TOTAL DE ACTIVOS | -12,155,141.57 | -18.82 | 65,293,039.97 | 61,376,040.88 | 61,929,029.66 | 58,820,105.75 | 57,802,692.15 | 56,017,577.24 | 55,569,404.12 | 54,358,419.43 | 52,447,768.52 | 54,277,667.19 | 54,653,417.71 | 56,482,267.93 | 53,137,898.40 |
| DEPOSITOS | -14,735,273.45 | -28.16 | 52,325,735.32 | 49,572,494.77 | 47,998,114.38 | 44,749,693.67 | 43,828,725.82 | 42,031,680.32 | 40,984,131.87 | 40,066,898.06 | 38,449,239.71 | 37,371,791.18 | 38,388,752.53 | 39,414,743.55 | 37,590,461.87 |
| Locales | -15,824,736.03 | -34.05 | 46,477,322.98 | 43,836,437.25 | 42,468,559.75 | 39,137,865.48 | 38,267,592.91 | 35,381,240.71 | 34,453,967.81 | 33,455,084.43 | 31,574,017.32 | 30,718,390.05 | 31,935,387.97 | 32,379,136.06 | 30,652,586.95 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | -5,226,894.99 | -16.16 | 32,353,451.95 | 32,744,646.06 | 33,258,483.86 | 30,633,897.81 | 29,756,084.12 | 27,923,921.22 | 28,342,668.19 | 28,370,983.53 | 27,857,074.24 | 26,590,476.05 | 27,808,878.17 | 28,237,000.51 | 27,126,556.96 |
| A la Vista | -143,616.29 | -3.32 | 4,319,829.25 | 4,670,758.26 | 4,990,449.73 | 4,946,385.35 | 4,283,139.33 | 2,916,283.51 | 3,054,191.48 | 3,425,710.49 | 3,205,581.15 | 3,083,015.00 | 3,561,432.57 | 4,831,595.81 | 4,176,212.96 |
| A Plazo | -5,119,034.44 | -22.41 | 22,838,577.35 | 22,948,804.85 | 23,272,197.43 | 20,900,780.25 | 20,195,399.59 | 19,713,078.94 | 19,942,700.38 | 19,396,178.14 | 18,726,522.45 | 17,853,064.97 | 18,599,001.28 | 17,970,494.95 | 17,719,542.91 |
| De Ahorros | 35,755.74 | 0.69 | 5,195,045.35 | 5,125,082.95 | 4,995,836.70 | 4,786,732.21 | 5,277,545.20 | 5,294,558.77 | 5,345,776.33 | 5,549,094.90 | 5,924,970.64 | 5,654,396.08 | 5,648,444.32 | 5,434,909.75 | 5,230,801.09 |
| De Bancos | -10,597,841.04 | -75.03 | 14,123,871.03 | 11,091,791.19 | 9,210,075.89 | 8,503,967.67 | 8,511,508.79 | 7,457,319.49 | 6,111,299.62 | 5,084,100.90 | 3,716,943.08 | 4,127,914.00 | 4,126,509.80 | 4,142,135.55 | 3,526,029.99 |
| A la Vista | -813.58 | -1.07 | 75,859.33 | 78,735.21 | 86,224.82 | 75,042.48 | 80,612.52 | 79,358.38 | 103,101.44 | 75,644.45 | 166,823.07 | 77,553.79 | 75,473.97 | 90,682.71 | 75,045.75 |
| A Plazo | -10,597,027.46 | -75.43 | 14,048,011.70 | 11,013,055.98 | 9,123,851.07 | 8,428,925.19 | 8,430,896.27 | 7,377,961.11 | 6,008,198.18 | 5,008,456.45 | 3,550,120.01 | 4,050,360.21 | 4,051,035.83 | 4,051,452.84 | 3,450,984.24 |
| Extranjero | 1,089,462.58 | 18.63 | 5,848,412.34 | 5,736,057.52 | 5,529,554.63 | 5,611,828.19 | 5,561,132.91 | 6,650,439.61 | 6,530,164.06 | 6,611,813.63 | 6,875,222.39 | 6,653,401.13 | 6,453,364.56 | 7,035,607.49 | 6,937,874.92 |
| Oficiales | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| De Particulares | 1,237,184.91 | 21.70 | 5,700,690.01 | 5,358,788.95 | 5,529,554.63 | 5,611,828.19 | 5,561,132.91 | 6,650,439.61 | 6,530,164.06 | 6,611,813.63 | 6,875,222.39 | 6,653,401.13 | 6,453,364.56 | 7,035,607.49 | 6,937,874.92 |
| A la Vista | 45,188.58 | 11.67 | 387,318.98 | 274,148.68 | 399,335.20 | 439,573.87 | 466,923.64 | 624,139.46 | 420,458.34 | 333,673.11 | 367,123.39 | 396,639.35 | 423,462.99 | 852,738.59 | 432,507.56 |
| A Plazo | 1,239,507.97 | 24.33 | 5,095,488.52 | 4,950,700.39 | 5,000,533.09 | 5,043,965.80 | 4,963,460.72 | 5,862,065.07 | 5,937,652.12 | 6,118,162.24 | 6,354,142.38 | 6,121,117.29 | 5,882,029.68 | 6,026,934.07 | 6,334,996.49 |
| De Ahorro | -47,511.64 | -21.81 | 217,882.51 | 133,939.88 | 129,686.34 | 128,288.52 | 130,748.55 | 164,235.08 | 172,053.60 | 159,978.28 | 153,956.62 | 135,644.49 | 147,871.89 | 155,934.83 | 170,370.87 |
| De Bancos | -147,722.33 | -100.00 | 147,722.33 | 377,268.57 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A la Vista | 0.00 | 0.00 | 0.00 | 229,546.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A Plazo | -147,722.33 | -100.00 | 147,722.33 | 147,722.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OBLIGACIONES | 3,554,134.55 | 0.00 | 0.00 | 0.00 | 2,253,345.08 | 2,266,678.46 | 2,246,577.71 | 2,142,516.50 | 2,388,476.94 | 2,367,488.24 | 2,103,020.82 | 4,482,104.88 | 4,436,520.51 | 4,391,286.48 | 3,554,134.55 |
| Locales | 3,554,134.55 | 0.00 | 0.00 | 0.00 | 1,960,212.87 | 1,939,421.25 | 1,919,320.50 | 1,898,884.29 | 1,878,617.73 | 1,857,629.03 | 1,836,793.82 | 4,215,877.88 | 4,170,293.51 | 4,125,059.48 | 3,554,134.55 |
| Extranjero | 0.00 | 0.00 | 0.00 | 0.00 | 293,132.21 | 327,257.21 | 327,257.21 | 243,632.21 | 509,859.21 | 509,859.21 | 266,227.00 | 266,227.00 | 266,227.00 | 266,227.00 | 0.00 |



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003
 (En Balboas)

| Descripcion | 2002 | | 2003 | | | | | | | | | | | | |
|--|----------------|--------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Absoluta | % | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre |
| OTROS PASIVOS | -257,535.58 | -14.80 | 1,740,225.90 | 1,616,995.47 | 1,531,798.89 | 1,538,607.47 | 1,425,473.70 | 1,496,439.98 | 1,803,209.19 | 1,506,096.86 | 1,461,210.55 | 2,089,460.58 | 1,467,953.62 | 2,288,224.97 | 1,482,690.32 |
| Locales | -223,810.83 | -13.34 | 1,677,958.15 | 1,567,463.79 | 1,435,433.70 | 1,487,887.79 | 1,382,345.77 | 1,449,805.96 | 1,733,427.15 | 1,459,735.05 | 1,427,963.20 | 2,055,389.14 | 1,428,927.34 | 2,244,341.93 | 1,454,147.32 |
| Extranjero | -33,724.75 | -54.16 | 62,267.75 | 49,531.68 | 96,365.19 | 50,719.68 | 43,127.93 | 46,634.02 | 69,782.04 | 46,361.81 | 33,247.35 | 34,071.44 | 39,026.28 | 43,883.04 | 28,543.00 |
| PATRIMONIO | -716,467.09 | -6.38 | 11,227,078.75 | 10,186,550.64 | 10,145,771.31 | 10,265,126.15 | 10,301,914.92 | 10,346,940.44 | 10,393,586.12 | 10,417,936.27 | 10,434,297.44 | 10,334,310.55 | 10,360,191.05 | 10,388,012.93 | 10,510,611.66 |
| Capital | 0.00 | 0.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 | 10,000,000.00 |
| Reservas de Capital | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otras Reservas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Utilidad de Periodos Anteriores | -1,014,606.09 | -97.48 | 1,040,822.87 | 514,267.75 | 455,767.06 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 | 26,216.78 |
| Utilidad de Periodo | 30,647.13 | 6.47 | 473,444.88 | 29,566.29 | 48,232.65 | 127,159.37 | 163,948.14 | 205,178.66 | 251,464.34 | 303,897.26 | 319,463.43 | 338,485.90 | 359,821.40 | 385,258.28 | 504,092.01 |
| Ganancia o Perdida en Valores Disponible para la Venta | 267,491.87 | -93.14 | -287,189.00 | -357,283.40 | -358,228.40 | 111,750.00 | 111,750.00 | 115,545.00 | 115,905.00 | 87,822.23 | 88,617.23 | -30,392.13 | -25,847.13 | -23,462.13 | -19,697.13 |
| PASIVO Y PATRIMONIO | -12,155,141.57 | -18.62 | 65,293,039.97 | 61,376,040.88 | 61,929,029.66 | 58,820,105.75 | 57,802,692.15 | 56,017,577.24 | 55,569,404.12 | 54,358,419.43 | 52,447,768.52 | 54,277,667.19 | 54,653,417.71 | 56,482,267.93 | 53,137,898.40 |