

**BANISI, 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	78,422.60	78,818.29	83,777.75	104,721.58	106,218.79	110,342.02	121,748.26	141,398.01	164,285.55
ACTIVOS LIQUIDOS	25,913.62	17,586.29	21,517.15	46,365.67	22,101.38	22,378.18	21,635.63	24,634.44	26,154.44
TOTAL DE PRESTAMOS	18,774.16	21,121.15	13,683.79	22,227.50	33,795.97	41,811.90	60,157.86	73,678.68	80,949.79
LOCALES	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	18,624.16	21,121.15	13,683.79	22,227.50	33,795.97	41,811.90	60,157.86	73,678.68	80,949.79
TOTAL DE INVERSIONES	32,645.98	38,584.46	46,827.97	34,447.13	48,071.08	43,760.50	37,381.17	39,842.96	53,790.27
TOTAL DE DEPOSITOS	66,920.25	67,256.08	71,820.53	92,183.78	93,637.48	97,566.72	108,477.24	127,858.01	144,131.09
LOCALES	1,340.08	1,242.39	1,925.42	2,050.85	1,691.95	4,689.45	7,250.15	12,102.42	10,283.75
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,340.08	1,242.39	1,925.42	2,050.85	1,691.95	4,689.45	7,250.15	12,102.42	10,283.75
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	65,580.18	66,013.69	69,895.10	90,132.93	91,945.53	92,877.27	101,227.09	115,755.58	133,847.34
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	65,580.18	66,013.69	69,895.10	90,132.93	91,945.53	92,877.27	101,227.09	103,699.63	114,193.62
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,055.95	19,653.71
PATRIMONIO TOTAL	11,059.95	11,302.78	11,640.69	12,204.46	12,225.83	12,291.10	12,692.42	12,911.95	13,402.97
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	66,805.84	77,041.99	82,118.08	87,733.21	92,320.70	94,580.15	102,763.01	123,059.80	135,252.17
ACTIVOS GENERADORES DE INGRESOS	27,680.14	37,798.90	54,076.36	57,337.06	66,643.59	72,639.00	79,025.39	85,098.13	108,303.56
TOTAL DE PRESTAMOS	11,357.15	13,261.28	17,847.63	24,228.02	26,285.06	31,466.52	36,920.82	47,953.09	57,372.88
TOTAL DE INVERSIONES	16,322.99	24,537.63	36,228.73	33,109.04	40,358.53	41,172.48	42,104.57	37,145.04	50,930.68
PATRIMONIO TOTAL	10,552.11	10,661.10	10,980.73	11,486.14	11,642.89	11,796.94	12,166.55	12,558.20	12,814.40
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	(815.32)	924.22	1,913.07	2,929.69	4,054.53	1,408.90	3,028.11	5,104.74	7,438.49
EGRESOS DE OPERACIONES	1,119.93	422.72	909.11	1,459.04	2,017.95	512.85	1,077.03	2,007.66	2,965.86
INGRESO NETO DE INTERESES	(1,935.25)	501.50	1,003.96	1,470.65	2,036.58	896.05	1,951.07	3,097.08	4,472.63

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OTROS INGRESOS	4,214.21	10.74	23.30	2,228.05	2,457.03	1,297.62	3,141.93	5,433.18	10,574.51
INGRESO DE OPERACIONES	2,278.96	512.24	1,027.25	3,698.69	4,493.61	2,193.67	5,093.00	8,530.27	15,047.14
EGRESOS GENERALES	1,472.66	323.52	610.88	2,422.83	3,434.96	2,138.28	4,225.52	7,043.65	12,581.99
UTILIDAD ANTES DE PROVISIONES	806.31	188.73	416.38	1,275.86	1,058.65	55.38	867.48	1,486.62	2,465.15
UTILIDAD DEL PERIODO	705.09	156.46	406.75	1,182.96	858.50	(28.22)	597.20	1,092.59	1,996.84
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	133.68	166.24	143.60	226.88	334.12	417.73	604.41	728.15	802.43
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.71	0.79	1.05	1.02	0.99	1.00	1.00	0.99	0.99
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	14.10	14.34	13.89	11.65	11.51	11.14	10.43	9.13	8.16
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	21.51	18.93	19.24	21.53	14.93	14.36	13.01	11.37	9.95
PATRIMONIO / PRESTAMOS TOTALES (%)	58.91	53.51	85.07	54.91	36.18	29.40	21.10	17.52	16.56
INDICE DE ADECUACION DE CAPITAL	21.71	19.44	21.23	20.46	14.67	14.78	12.77	11.84	10.37
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	38.72	26.15	29.96	50.30	23.60	22.94	19.94	19.27	18.15
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	33.04	22.31	25.68	44.28	20.81	20.28	17.77	17.42	15.92
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	87.51	83.52	95.16	87.66	74.94	67.79	54.40	50.43	55.47
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.55	1.66	1.50	2.75	1.29	(0.16)	1.51	1.71	1.84
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.06	0.81	0.99	1.80	0.93	(0.12)	1.16	1.18	1.48
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.68	5.87	7.41	13.73	7.37	(0.96)	9.82	11.60	15.58
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(2.95)	9.78	7.08	6.81	6.08	7.76	7.66	8.00	6.87
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.05	4.47	3.36	3.39	3.03	2.82	2.73	3.15	2.74
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	(6.99)	5.31	3.71	3.42	3.06	4.93	4.94	4.85	4.13



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.00	3.00	3.00	3.00	3.12	3.12	3.25	3.38	3.38
PERSONA JURIDICA	0.00	1.50	2.00	2.00	2.00	3.12	3.26	3.37	3.34