

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

| | 2010 | 2011 | | | | 2012 | | | |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 106,218.79 | 110,342.02 | 121,748.26 | 141,398.01 | 164,285.55 | 157,727.26 | 160,726.09 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 22,101.38 | 22,378.18 | 21,635.63 | 24,634.44 | 26,154.44 | 29,594.23 | 29,620.04 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 33,795.97 | 41,811.90 | 60,157.86 | 73,678.68 | 80,949.79 | 85,126.53 | 92,687.89 | 0.00 | 0.00 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.39 | 100.04 | 0.00 | 0.00 |
| EXTRANJEROS | 33,795.97 | 41,811.90 | 60,157.86 | 73,678.68 | 80,949.79 | 85,123.14 | 92,587.85 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 48,071.08 | 43,760.50 | 37,381.17 | 39,842.96 | 53,790.27 | 39,455.28 | 34,686.29 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 93,637.48 | 97,566.72 | 108,477.24 | 127,858.01 | 144,131.09 | 143,211.55 | 146,128.69 | 0.00 | 0.00 |
| LOCALES | 1,691.95 | 4,689.45 | 7,250.15 | 12,102.42 | 10,283.75 | 12,445.44 | 12,755.94 | 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 | 1,691.95 | 4,689.45 | 7,250.15 | 12,102.42 | 10,283.75 | 12,445.44 | 12,755.94 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 91,945.53 | 92,877.27 | 101,227.09 | 115,755.58 | 133,847.34 | 130,766.12 | 133,372.75 | 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 | 91,945.53 | 92,877.27 | 101,227.09 | 103,699.63 | 114,193.62 | 121,374.81 | 120,859.32 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 12,055.95 | 19,653.71 | 9,391.30 | 12,513.43 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 12,225.83 | 12,291.10 | 12,692.42 | 12,911.95 | 13,402.97 | 13,880.80 | 13,857.24 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 92,320.70 | 94,580.15 | 102,763.01 | 123,059.80 | 135,252.17 | 134,034.64 | 141,237.18 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 66,643.59 | 72,639.00 | 79,025.39 | 85,098.13 | 108,303.56 | 105,077.10 | 112,456.61 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 26,285.06 | 31,466.52 | 36,920.82 | 47,953.09 | 57,372.88 | 63,469.21 | 76,422.88 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 40,358.53 | 41,172.48 | 42,104.57 | 37,145.04 | 50,930.68 | 41,607.89 | 36,033.73 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 11,642.89 | 11,796.94 | 12,166.55 | 12,558.20 | 12,814.40 | 13,085.95 | 13,274.83 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 4,054.53 | 1,408.90 | 3,028.11 | 5,104.74 | 7,438.49 | 2,382.05 | 4,821.27 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 2,017.95 | 512.85 | 1,077.03 | 2,007.66 | 2,965.86 | 877.60 | 1,822.55 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 2,036.58 | 896.05 | 1,951.07 | 3,097.08 | 4,472.63 | 1,504.44 | 2,998.71 | 0.00 | 0.00 |

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| OTROS INGRESOS | 2,457.03 | 1,297.62 | 3,141.93 | 5,433.18 | 10,574.51 | 2,323.93 | 6,419.06 | 0.00 | 0.00 |
| INGRESO DE OPERACIONES | 4,493.61 | 2,193.67 | 5,093.00 | 8,530.27 | 15,047.14 | 3,828.38 | 9,417.78 | 0.00 | 0.00 |
| EGRESOS GENERALES | 3,434.96 | 2,138.28 | 4,225.52 | 7,043.65 | 12,581.99 | 3,641.93 | 9,208.67 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 1,058.65 | 55.38 | 867.48 | 1,486.62 | 2,465.15 | 186.45 | 209.10 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 858.50 | (28.22) | 597.20 | 1,092.59 | 1,996.84 | 142.93 | 90.31 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| 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 | 334.12 | 417.73 | 604.41 | 728.15 | 802.43 | 845.95 | 921.22 | 0.00 | 0.00 |
| 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 (%) | 0.99 | 1.00 | 1.00 | 0.99 | 0.99 | 0.99 | 0.99 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 11.51 | 11.14 | 10.43 | 9.13 | 8.16 | 8.80 | 8.62 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 14.93 | 14.36 | 13.01 | 11.37 | 9.95 | 11.14 | 10.88 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 36.18 | 29.40 | 21.10 | 17.52 | 16.56 | 16.31 | 14.95 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 14.67 | 14.78 | 12.77 | 11.84 | 10.37 | 10.61 | 10.27 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 23.60 | 22.94 | 19.94 | 19.27 | 18.15 | 20.66 | 20.27 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 20.81 | 20.28 | 17.77 | 17.42 | 15.92 | 18.76 | 18.43 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 74.94 | 67.79 | 54.40 | 50.43 | 55.47 | 48.22 | 44.01 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.29 | (0.16) | 1.51 | 1.71 | 1.84 | 0.54 | 0.16 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.93 | (0.12) | 1.16 | 1.18 | 1.48 | 0.43 | 0.13 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 7.37 | (0.96) | 9.82 | 11.60 | 15.58 | 4.37 | 1.36 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 6.08 | 7.76 | 7.66 | 8.00 | 6.87 | 9.07 | 8.57 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.03 | 2.82 | 2.73 | 3.15 | 2.74 | 3.34 | 3.24 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 3.06 | 4.93 | 4.94 | 4.85 | 4.13 | 5.73 | 5.33 | 0.00 | 0.00 |

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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 | 0.00 | 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 | 20.00 | 20.00 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.12 | 3.12 | 3.25 | 3.38 | 3.38 | 3.12 | 3.12 | 0.00 | 0.00 |
| PERSONA JURIDICA | 2.00 | 3.12 | 3.26 | 3.37 | 3.34 | 3.59 | 3.82 | 0.00 | 0.00 |