

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	168,751.11	152,007.37
ACTIVOS LIQUIDOS	22,101.38	22,378.18	21,635.63	24,634.44	26,154.44	29,594.23	29,620.04	31,072.22	9,154.77
TOTAL DE PRESTAMOS	33,795.97	41,811.90	60,157.86	73,678.68	80,949.79	85,126.53	92,687.89	98,747.69	106,648.40
LOCALES	0.00	0.00	0.00	0.00	0.00	3.39	100.04	103.29	110.00
EXTRANJEROS	33,795.97	41,811.90	60,157.86	73,678.68	80,949.79	85,123.14	92,587.85	98,644.40	106,538.40
TOTAL DE INVERSIONES	48,071.08	43,760.50	37,381.17	39,842.96	53,790.27	39,455.28	34,686.29	34,874.90	31,410.48
TOTAL DE DEPOSITOS	93,637.48	97,566.72	108,477.24	127,858.01	144,131.09	143,211.55	146,128.69	153,772.78	136,636.51
LOCALES	1,691.95	4,689.45	7,250.15	12,102.42	10,283.75	12,445.44	12,755.94	15,138.24	15,775.54
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	15,138.24	15,775.54
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	138,634.54	120,860.98
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	127,800.95	116,555.19
DEPOSITOS DE BANCOS	0.00	0.00	0.00	12,055.95	19,653.71	9,391.30	12,513.43	10,833.59	4,305.79
PATRIMONIO TOTAL	12,225.83	12,291.10	12,692.42	12,911.95	13,402.97	13,880.80	13,857.24	14,008.90	14,361.99
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	155,074.56	158,146.46
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	123,572.11	136,399.47
TOTAL DE PRESTAMOS	26,285.06	31,466.52	36,920.82	47,953.09	57,372.88	63,469.21	76,422.88	86,213.18	93,799.09
TOTAL DE INVERSIONES	40,358.53	41,172.48	42,104.57	37,145.04	50,930.68	41,607.89	36,033.73	37,358.93	42,600.38
PATRIMONIO TOTAL	11,642.89	11,796.94	12,166.55	12,558.20	12,814.40	13,085.95	13,274.83	13,460.42	13,882.48
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	7,364.54	10,124.50
EGRESOS DE OPERACIONES	2,017.95	512.85	1,077.03	2,007.66	2,965.86	877.60	1,822.55	2,854.20	3,944.99
INGRESO NETO DE INTERESES	2,036.58	896.05	1,951.07	3,097.08	4,472.63	1,504.44	2,998.71	4,510.34	6,179.51

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
OTROS INGRESOS	2,457.03	1,297.62	3,141.93	5,433.18	10,574.51	2,323.93	6,419.06	9,605.66	11,125.69
INGRESO DE OPERACIONES	4,493.61	2,193.67	5,093.00	8,530.27	15,047.14	3,828.38	9,417.78	14,116.00	17,305.20
EGRESOS GENERALES	3,434.96	2,138.28	4,225.52	7,043.65	12,581.99	3,641.93	9,208.67	13,796.68	16,505.94
UTILIDAD ANTES DE PROVISIONES	1,058.65	55.38	867.48	1,486.62	2,465.15	186.45	209.10	319.32	799.26
UTILIDAD DEL PERIODO	858.50	(28.22)	597.20	1,092.59	1,996.84	142.93	90.31	139.96	563.90
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	981.79	1,037.79
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	0.99	0.97
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.51	11.14	10.43	9.13	8.16	8.80	8.62	8.30	9.45
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.93	14.36	13.01	11.37	9.95	11.14	10.88	10.48	10.40
PATRIMONIO / PRESTAMOS TOTALES (%)	36.18	29.40	21.10	17.52	16.56	16.31	14.95	14.19	13.47
INDICE DE ADECUACION DE CAPITAL	14.67	14.78	12.77	11.84	10.37	10.61	10.27	9.51	11.14
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.60	22.94	19.94	19.27	18.15	20.66	20.27	20.21	6.70
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.81	20.28	17.77	17.42	15.92	18.76	18.43	18.41	6.02
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	74.94	67.79	54.40	50.43	55.47	48.22	44.01	42.89	29.69
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.29	(0.16)	1.51	1.71	1.84	0.54	0.16	0.15	0.41
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.93	(0.12)	1.16	1.18	1.48	0.43	0.13	0.12	0.36
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.37	(0.96)	9.82	11.60	15.58	4.37	1.36	1.39	4.06
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.08	7.76	7.66	8.00	6.87	9.07	8.57	7.95	7.42
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.03	2.82	2.73	3.15	2.74	3.34	3.24	3.08	2.89
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.06	4.93	4.94	4.85	4.13	5.73	5.33	4.87	4.53

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
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	20.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.12	3.12	3.25	3.38	3.38	3.12	3.12	3.25	3.25
PERSONA JURIDICA	2.00	3.12	3.26	3.37	3.34	3.59	3.82	3.77	3.63