

BANISTMO, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	8,407,508.46	8,838,142.55	8,709,753.74	8,877,713.09	8,998,318.13	9,159,953.57	9,042,648.84	9,172,111.35	0.00
ACTIVOS LIQUIDOS	1,009,478.44	1,050,343.35	814,165.72	767,811.52	942,577.28	962,012.32	913,249.38	929,917.95	0.00
TOTAL DE PRESTAMOS	6,127,749.28	6,453,661.56	6,524,117.88	6,667,353.12	6,619,899.84	6,781,442.16	6,836,256.63	6,969,199.69	0.00
LOCALES	5,610,213.78	5,896,254.70	5,964,945.34	6,103,414.84	6,154,290.27	6,311,213.78	6,358,261.46	6,507,100.13	0.00
EXTRANJEROS	517,535.50	557,406.85	559,172.54	563,938.28	465,609.57	470,228.38	477,995.17	462,099.56	0.00
TOTAL DE INVERSIONES	893,374.58	934,545.20	1,040,864.26	1,091,566.37	1,047,435.62	1,018,878.72	907,667.67	899,711.63	0.00
TOTAL DE DEPOSITOS	6,193,975.02	6,415,660.24	6,106,665.33	6,585,963.24	6,658,526.77	6,705,613.06	6,514,254.95	6,631,100.59	0.00
LOCALES	5,766,782.35	6,078,771.12	5,747,040.02	6,086,740.20	6,149,308.94	6,125,778.74	5,931,353.69	5,975,962.86	0.00
DEPOSITOS DE OFICIALES	212.02	260.62	0.24	174.32	172.36	267.69	3,116.39	4,658.25	0.00
DEPOSITOS DE PARTICULARES	5,274,234.23	5,576,819.21	5,401,562.27	5,654,639.31	5,814,100.13	5,813,060.76	5,625,224.83	5,698,492.20	0.00
DEPOSITOS DE BANCOS	492,336.09	501,691.28	345,477.51	431,926.57	335,036.44	312,450.28	303,012.47	272,812.41	0.00
EXTRANJEROS	427,192.67	336,889.12	359,625.32	499,223.04	509,217.83	579,834.32	582,901.26	655,137.74	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	411,821.61	323,897.16	344,365.08	294,169.37	298,852.09	370,263.83	266,530.02	330,876.81	0.00
DEPOSITOS DE BANCOS	15,371.06	12,991.96	15,260.24	205,053.68	210,365.74	209,570.49	316,371.25	324,260.93	0.00
PATRIMONIO TOTAL	830,082.63	832,941.43	852,794.61	912,582.98	923,796.88	944,735.37	950,982.76	974,311.22	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	8,270,196.45	8,645,002.86	8,492,383.54	8,682,069.33	8,702,913.29	8,999,048.06	8,876,201.29	9,024,912.22	0.00
ACTIVOS GENERADORES DE INGRESOS	6,663,685.50	7,053,266.95	7,211,481.04	7,413,187.33	7,344,229.66	7,594,263.82	7,654,453.22	7,813,915.41	0.00
TOTAL DE PRESTAMOS	5,770,803.23	6,106,740.65	6,191,054.75	6,363,576.80	6,373,824.56	6,617,551.86	6,680,187.25	6,818,276.41	0.00
TOTAL DE INVERSIONES	892,882.26	946,526.30	1,020,426.29	1,049,610.53	970,405.10	976,711.96	974,265.97	995,639.00	0.00
PATRIMONIO TOTAL	803,307.95	810,281.96	829,042.34	867,086.50	876,939.75	888,838.40	901,888.68	943,447.10	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	364,896.43	93,468.02	191,466.66	290,845.52	389,182.00	103,830.88	209,346.17	319,899.37	0.00
EGRESOS DE OPERACIONES	165,662.48	40,431.87	82,571.15	126,977.24	173,379.59	45,116.36	91,762.20	140,358.17	0.00

INGRESO NETO DE INTERESES	199,233.95	53,036.15	108,895.51	163,868.28	215,802.41	58,714.53	117,583.97	179,541.20	0.00
OTROS INGRESOS	119,850.31	30,676.56	71,575.77	167,730.29	210,723.31	47,322.93	86,934.13	124,407.95	0.00
INGRESO DE OPERACIONES	319,084.25	83,712.72	180,471.28	331,598.57	426,525.72	106,037.45	204,518.10	303,949.16	0.00
EGRESOS GENERALES	208,636.57	51,670.89	118,377.18	194,899.68	263,615.39	70,574.64	131,231.80	190,868.04	0.00
UTILIDAD ANTES DE PROVISIONES	110,447.68	32,041.83	62,094.10	136,698.88	162,910.33	35,462.81	73,286.30	113,081.12	0.00
UTILIDAD DEL PERIODO	61,731.02	19,292.01	38,105.46	100,265.33	114,588.02	19,130.44	26,888.67	43,967.31	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	177,597.44	105,242.67	121,075.08	108,210.47	157,204.61	196,155.59	159,584.67	159,836.31	0.00
TOTAL PROVISIONES PARA PRESTAMOS	58,452.82	59,686.21	58,543.01	60,016.32	60,114.05	65,273.87	85,316.52	95,107.25	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.90	1.63	1.86	1.62	2.37	2.89	2.33	2.29	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	32.91	56.71	48.35	55.46	38.24	33.28	53.46	59.50	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.95	0.92	0.90	0.90	0.91	0.96	1.25	1.36	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.87	9.42	9.79	10.28	10.27	10.31	10.52	10.62	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.82	11.27	11.27	11.76	12.05	12.11	12.28	12.38	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.55	12.91	13.07	13.69	13.95	13.93	13.91	13.98	0.00
INDICE DE ADECUACION DE CAPITAL	13.57	13.19	13.19	13.98	14.23	14.22	14.68	14.32	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	16.30	16.37	13.33	11.66	14.16	14.35	14.02	14.02	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	12.01	11.88	9.35	8.65	10.48	10.50	10.10	10.14	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	30.72	30.94	30.38	28.23	29.89	29.54	27.95	27.59	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.93	1.09	1.06	1.80	1.56	1.01	0.70	0.75	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.75	0.89	0.90	1.54	1.32	0.85	0.61	0.65	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.68	9.52	9.19	15.42	13.07	8.61	5.96	6.21	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.48	5.30	5.31	5.23	5.30	5.47	5.47	5.46	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.49	2.29	2.29	2.28	2.36	2.38	2.40	2.40	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.99	3.01	3.02	2.95	2.94	3.09	3.07	3.06	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	65.39	61.72	65.59	58.78	61.81	66.56	64.17	62.80	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.80	1.74	1.99	3.02	2.87	2.49	2.27	2.12	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,337.00	2,275.00	2,269.00	2,259.00	2,270.00	2,351.00	2,308.00	2,302.00	0.00
NUMERO DE SUCURSALES	46.00	46.00	46.00	47.00	45.00	47.00	46.00	45.00	0.00
PRESTAMOS / EMPLEADOS	2,622.06	2,836.77	2,875.33	2,951.46	2,916.26	2,884.49	2,961.98	3,027.45	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,650.40	2,820.07	2,691.35	2,915.43	2,933.27	2,852.24	2,822.47	2,880.58	0.00
UTILIDAD NETA / EMPLEADOS	26.41	8.48	16.79	44.38	50.48	8.14	11.65	19.10	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.38	4.57	5.25	4.61	7.03	3.64	3.82	3.32	0.00

PRESTAMOS (%)	13.19	12.05	11.37	10.03	8.03	5.08	4.78	4.53	0.00
LOCALES (%)	14.97	13.71	11.94	9.71	9.70	7.04	6.59	6.61	0.00
EXTRANJEROS (%)	(3.11)	(3.01)	5.61	13.57	(10.03)	(15.64)	(14.52)	(18.06)	0.00
DEPOSITOS (%)	7.98	8.84	1.96	5.24	7.50	4.52	6.67	0.69	0.00
LOCALES (%)	7.92	10.10	2.04	5.31	6.63	0.77	3.21	(1.82)	0.00
EXTRANJEROS (%)	8.84	(9.80)	0.73	4.52	19.20	72.11	62.09	31.23	0.00
PATRIMONIO (%)	6.90	5.75	5.90	11.08	11.29	13.42	11.51	6.76	0.00
UTILIDAD NETA (%)	(298.04)	41.43	19.44	105.49	85.62	(0.84)	(29.44)	(56.15)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	5,990,935.18	6,300,187.04	6,343,546.34	6,477,792.65	6,394,217.96	6,553,570.26	6,360,502.80	6,479,968.99	0.00
MENCION ESPECIAL	76,132.09	87,306.38	98,701.06	109,572.77	150,975.18	145,136.14	344,974.86	401,626.68	0.00
SUBNORMAL	60,446.37	36,510.93	46,906.64	44,345.89	49,606.91	49,119.65	104,586.25	53,068.46	0.00
DUDOSO	29,690.21	54,883.30	36,068.42	88,583.96	75,992.29	81,240.10	55,492.40	73,581.94	0.00
IRRECUPERABLE	28,998.26	34,460.12	57,438.42	7,074.17	9,221.56	17,649.88	56,016.84	56,060.86	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.97	4.80	4.75	4.63	4.72	4.80	4.89	5.15	0.00
AL POR MENOR	6.44	6.35	6.28	6.21	6.23	6.28	6.35	6.40	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.91	5.85	5.80	5.74	5.69	5.65	5.62	5.58	0.00
PRESTAMO PERSONAL AUTO	6.57	6.56	6.54	6.55	6.54	6.59	6.59	6.58	0.00
PRESTAMO PERSONAL	9.59	9.56	9.61	9.66	9.69	9.73	9.79	9.82	0.00
TARJETA DE CREDITO	20.21	20.08	19.63	19.38	19.47	19.00	19.01	18.84	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.06	3.04	3.05	3.06	3.07	3.08	3.10	3.14	0.00
PERSONA JURIDICA	2.93	2.95	2.97	2.99	3.01	3.05	3.14	3.19	0.00

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016