

**BANISI, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2017**  
**( En Miles de Balboas)**

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	245,068.16	273,009.67	273,937.62	286,675.72	313,607.19	316,562.32	329,028.02	344,638.14	351,597.17
ACTIVOS LIQUIDOS	8,837.33	15,523.11	7,765.89	9,839.95	21,007.02	21,186.76	13,071.56	17,248.99	9,111.75
TOTAL DE PRESTAMOS	157,163.59	193,190.88	214,001.69	225,394.74	233,952.81	235,594.12	251,808.00	263,460.18	279,107.84
LOCALES	146,359.85	155,604.70	163,661.17	174,693.68	184,183.01	198,813.22	209,636.80	223,314.37	240,025.08
EXTRANJEROS	10,803.74	37,586.18	50,340.52	50,701.06	49,769.80	36,780.90	42,171.21	40,145.80	39,082.76
TOTAL DE INVERSIONES	70,284.97	55,504.38	43,313.01	42,557.46	49,140.68	50,085.60	54,375.41	53,997.38	53,434.18
TOTAL DE DEPOSITOS	215,037.85	232,731.75	229,676.29	238,522.06	259,974.10	262,079.72	268,425.16	283,788.62	290,147.84
LOCALES	74,250.13	80,319.86	77,360.81	86,663.42	95,519.66	96,550.92	100,489.22	106,263.05	109,635.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	74,250.13	80,319.86	77,360.81	86,663.42	95,519.66	96,550.92	97,280.59	103,640.91	103,788.39
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	3,208.63	2,622.14	5,846.60
EXTRANJEROS	140,787.72	152,411.89	152,315.48	151,858.63	164,454.44	165,528.80	167,935.94	177,525.56	180,512.84
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	3,480.51	2,440.19	3,747.40
DEPOSITOS DE PARTICULARES	140,787.72	152,411.89	152,315.48	151,858.63	164,454.44	165,528.80	164,455.43	168,062.59	176,765.44
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,022.78	0.00
PATRIMONIO TOTAL	21,559.36	27,011.55	27,958.41	28,731.56	31,208.14	35,077.22	35,827.97	36,678.31	37,483.65
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	231,299.80	244,368.65	247,571.16	261,136.55	279,337.68	294,786.00	301,482.82	315,656.93	332,602.18
ACTIVOS GENERADORES DE INGRESOS	207,194.64	224,191.62	233,561.40	240,125.55	255,271.02	267,187.49	281,749.05	292,704.88	307,817.75
TOTAL DE PRESTAMOS	127,874.63	153,540.82	172,123.76	180,772.15	195,558.20	214,392.50	232,904.84	244,427.46	256,530.33
TOTAL DE INVERSIONES	79,320.02	70,650.80	61,437.64	59,353.40	59,712.82	52,794.99	48,844.21	48,277.42	51,287.43
PATRIMONIO TOTAL	18,989.48	24,214.95	24,709.18	25,134.08	26,383.75	31,044.39	31,893.19	32,704.93	34,345.90
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	12,004.10	3,645.20	7,781.35	12,181.47	16,854.99	4,657.22	9,584.42	14,802.64	20,299.74
EGRESOS DE OPERACIONES	6,960.64	1,878.97	3,879.84	5,947.16	8,184.24	2,277.59	4,667.15	7,167.72	9,816.07

INGRESO NETO DE INTERESES	5,043.47	1,766.23	3,901.51	6,234.31	8,670.75	2,379.62	4,917.26	7,634.91	10,483.67
OTROS INGRESOS	6,094.92	1,690.83	3,455.90	5,088.99	7,035.66	1,887.98	3,864.80	5,518.53	7,896.52
INGRESO DE OPERACIONES	11,138.39	3,457.06	7,357.41	11,323.30	15,706.41	4,267.60	8,782.07	13,153.44	18,380.19
EGRESOS GENERALES	9,780.92	2,714.65	5,486.25	8,342.78	11,573.35	3,073.36	6,120.00	9,216.85	12,833.88
UTILIDAD ANTES DE PROVISIONES	1,357.47	742.41	1,871.16	2,980.52	4,133.06	1,194.25	2,662.07	3,936.59	5,546.31
UTILIDAD DEL PERIODO	264.51	477.38	1,293.75	1,670.34	2,320.04	775.08	872.65	1,679.37	2,648.60
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,149.70	3,150.30	3,268.90	3,698.18	3,954.36	3,909.97	4,261.25	4,625.00	4,297.63
TOTAL PROVISIONES PARA PRESTAMOS	1,052.41	1,218.09	1,298.57	1,714.47	1,993.27	2,192.30	2,652.01	2,960.20	2,969.56
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.00	1.63	1.53	1.64	1.69	1.66	1.69	1.76	1.54
PROVISIONES / PRESTAMOS VENCIDOS (%)	33.41	38.67	39.72	46.36	50.41	56.07	62.24	64.00	69.10
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.67	0.63	0.61	0.76	0.85	0.93	1.05	1.12	1.06
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	8.80	9.89	10.21	10.02	9.95	11.08	10.89	10.64	10.66
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	9.48	10.86	10.87	10.72	11.02	12.28	11.70	11.55	11.27
PATRIMONIO / PRESTAMOS TOTALES (%)	13.72	13.98	13.06	12.75	13.34	14.89	14.23	13.92	13.43
INDICE DE ADECUACION DE CAPITAL	10.02	11.20	11.39	10.50	11.27	11.20	10.88	12.20	11.80
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	4.11	6.67	3.38	4.13	8.08	8.08	4.87	6.08	3.14
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	3.61	5.69	2.83	3.43	6.70	6.69	3.97	5.00	2.59
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	36.79	30.52	22.24	21.97	26.98	27.19	25.13	25.11	21.56
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.13	0.85	1.11	0.93	0.91	1.16	0.62	0.76	0.86
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.11	0.78	1.05	0.85	0.83	1.05	0.58	0.71	0.80
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.39	7.89	10.47	8.86	8.79	9.99	5.47	6.85	7.71
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.79	6.50	6.66	6.76	6.60	6.97	6.80	6.74	6.59
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.36	3.35	3.32	3.30	3.21	3.41	3.31	3.27	3.19
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	3.15	3.34	3.46	3.40	3.56	3.49	3.48	3.41
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	87.81	78.52	74.57	73.68	73.69	72.02	69.69	70.07	69.82
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.94	3.02	2.96	2.83	2.76	2.83	2.74	2.51	2.57
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	114.00	118.00	122.00	121.00	114.00	130.00	131.00	138.00	138.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,378.63	1,637.21	1,754.11	1,862.77	2,052.22	1,812.26	1,922.20	1,909.13	2,022.52
DEPOSITOS TOTALES / EMPLEADOS	1,886.30	1,972.30	1,882.59	1,971.26	2,280.47	2,016.00	2,049.05	2,056.44	2,102.52
UTILIDAD NETA / EMPLEADOS	2.32	4.05	10.60	13.80	20.35	5.96	6.66	12.17	19.19
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.66	26.55	23.84	21.68	27.97	15.95	20.11	20.22	12.11

PRESTAMOS (%)	59.42	69.63	64.31	65.55	48.86	21.95	17.67	16.89	19.30
LOCALES (%)	64.37	48.50	37.43	36.90	25.84	27.77	28.09	27.83	30.32
EXTRANJEROS (%)	13.24	312.59	351.20	493.80	360.67	(2.14)	(16.23)	(20.82)	(21.47)
DEPOSITOS (%)	9.55	23.55	19.04	14.52	20.90	12.61	16.87	18.98	11.61
LOCALES (%)	5.86	17.77	18.05	24.68	28.65	20.21	29.90	22.62	14.78
EXTRANJEROS (%)	11.59	26.83	19.55	9.43	16.81	8.61	10.26	16.90	9.76
PATRIMONIO (%)	31.30	26.11	30.28	33.41	44.75	29.86	28.15	27.66	20.11
UTILIDAD NETA (%)	10,090.35	(418.06)	(4,166.63)	1,252.68	777.09	62.36	(32.55)	0.54	14.16
CLASIFICACION PRESTAMOS									
NORMAL	154,762.94	191,056.54	211,536.65	222,550.20	231,123.02	233,005.37	249,288.56	261,088.06	277,061.95
MENCION ESPECIAL	303.36	202.14	303.81	607.84	726.64	613.95	651.83	580.85	432.46
SUBNORMAL	263.62	76.67	153.45	251.65	302.46	321.51	422.44	396.37	380.98
DUDOSO	620.28	411.09	514.74	646.75	452.41	518.11	739.12	620.07	618.44
IRRECUPERABLE	2,265.80	2,662.54	2,791.59	3,052.76	3,341.54	3,327.49	3,358.06	3,735.02	3,583.57
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.55	6.52	6.63	6.66	6.76	7.24	7.28	7.19	7.24
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.23	5.20	5.20	5.21	5.23	5.23	5.21	5.11	5.08
PRESTAMO PERSONAL AUTO	6.19	6.46	6.49	6.53	6.47	6.82	6.89	6.86	6.75
PRESTAMO PERSONAL	8.12	8.11	8.09	8.08	8.10	8.48	8.56	8.58	8.57
TARJETA DE CREDITO	17.39	17.33	17.29	17.41	17.46	17.58	17.61	17.63	17.51
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.94	4.02	4.00	3.97	3.99	4.05	3.99	4.05	4.08
PERSONA JURIDICA	3.61	3.64	3.82	3.92	4.03	4.00	4.20	4.15	4.13