

BANISTMO, 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 | 8,998,318.13 | 9,159,953.57 | 9,042,648.84 | 9,172,111.35 | 9,244,501.46 | 9,326,607.77 | 9,396,829.14 | 9,968,061.92 | 9,522,994.93 |
| ACTIVOS LIQUIDOS | 942,577.28 | 962,012.32 | 913,249.38 | 929,917.95 | 943,643.28 | 799,662.76 | 853,072.33 | 1,159,425.75 | 794,755.47 |
| TOTAL DE PRESTAMOS | 6,619,899.84 | 6,781,442.16 | 6,836,256.63 | 6,969,199.69 | 6,958,897.48 | 7,107,396.48 | 7,206,666.31 | 7,297,278.50 | 7,217,678.18 |
| LOCALES | 6,154,290.27 | 6,311,213.78 | 6,358,261.46 | 6,507,100.13 | 6,510,773.15 | 6,698,444.05 | 6,846,162.46 | 6,941,527.18 | 6,852,883.00 |
| EXTRANJEROS | 465,609.57 | 470,228.38 | 477,995.17 | 462,099.56 | 448,124.33 | 408,952.43 | 360,503.85 | 355,751.32 | 364,795.18 |
| TOTAL DE INVERSIONES | 1,047,435.62 | 1,018,878.72 | 907,667.67 | 899,711.63 | 943,232.24 | 1,021,058.02 | 954,980.44 | 1,137,606.52 | 1,125,832.83 |
| TOTAL DE DEPOSITOS | 6,658,526.77 | 6,705,613.06 | 6,514,254.95 | 6,631,100.59 | 6,770,678.81 | 6,951,164.01 | 6,910,266.77 | 6,977,516.20 | 7,065,600.34 |
| LOCALES | 6,149,308.94 | 6,125,778.74 | 5,931,353.69 | 5,975,962.86 | 6,171,424.33 | 6,281,777.55 | 6,234,027.31 | 6,342,188.62 | 6,420,144.73 |
| DEPOSITOS DE OFICIALES | 172.36 | 267.69 | 3,116.39 | 4,658.25 | 5,259.86 | 5,076.14 | 5,393.99 | 5,205.84 | 5,426.36 |
| DEPOSITOS DE PARTICULARES | 5,814,100.13 | 5,813,060.76 | 5,625,224.83 | 5,698,492.20 | 5,922,173.54 | 6,019,611.82 | 5,946,432.74 | 6,051,512.99 | 6,078,079.14 |
| DEPOSITOS DE BANCOS | 335,036.44 | 312,450.28 | 303,012.47 | 272,812.41 | 243,990.92 | 257,089.59 | 282,200.58 | 285,469.79 | 336,639.23 |
| EXTRANJEROS | 509,217.83 | 579,834.32 | 582,901.26 | 655,137.74 | 599,254.48 | 669,386.46 | 676,239.46 | 635,327.58 | 645,455.61 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 298,852.09 | 370,263.83 | 266,530.02 | 330,876.81 | 317,961.15 | 293,242.28 | 285,402.90 | 246,617.00 | 259,274.19 |
| DEPOSITOS DE BANCOS | 210,365.74 | 209,570.49 | 316,371.25 | 324,260.93 | 281,293.33 | 376,144.18 | 390,836.56 | 388,710.58 | 386,181.42 |
| PATRIMONIO TOTAL | 923,796.88 | 944,735.37 | 950,982.76 | 974,311.22 | 978,683.61 | 995,040.29 | 1,019,887.25 | 1,036,279.85 | 1,068,446.13 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 8,702,913.29 | 8,999,048.06 | 8,876,201.29 | 9,024,912.22 | 9,121,409.79 | 9,243,280.67 | 9,219,738.99 | 9,570,086.63 | 9,383,748.19 |
| ACTIVOS GENERADORES DE INGRESOS | 7,344,229.66 | 7,594,263.82 | 7,654,453.22 | 7,813,915.41 | 7,784,732.59 | 7,964,387.69 | 7,952,785.52 | 8,151,898.17 | 8,122,820.36 |
| TOTAL DE PRESTAMOS | 6,373,824.56 | 6,617,551.86 | 6,680,187.25 | 6,818,276.41 | 6,789,398.66 | 6,944,419.32 | 7,021,461.47 | 7,133,239.09 | 7,088,287.83 |
| TOTAL DE INVERSIONES | 970,405.10 | 976,711.96 | 974,265.97 | 995,639.00 | 995,333.93 | 1,019,968.37 | 931,324.06 | 1,018,659.08 | 1,034,532.54 |
| PATRIMONIO TOTAL | 876,939.75 | 888,838.40 | 901,888.68 | 943,447.10 | 951,240.24 | 969,887.83 | 985,435.00 | 1,005,295.53 | 1,023,564.87 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 389,182.00 | 103,830.88 | 209,346.17 | 319,899.37 | 429,866.65 | 114,063.81 | 234,117.79 | 352,639.93 | 475,959.60 |
| EGRESOS DE OPERACIONES | 173,379.59 | 45,116.36 | 91,762.20 | 140,358.17 | 192,554.86 | 51,636.45 | 106,345.90 | 165,091.74 | 224,309.19 |

| | | | | | | | | | |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| ACTIVOS (%) | 7.03 | 3.64 | 3.82 | 3.32 | 2.74 | 1.82 | 3.92 | 8.68 | 3.01 |
| PRESTAMOS (%) | 8.03 | 5.08 | 4.78 | 4.53 | 5.12 | 4.81 | 5.42 | 4.71 | 3.72 |
| LOCALES (%) | 9.70 | 7.04 | 6.59 | 6.61 | 5.79 | 6.14 | 7.67 | 6.68 | 5.25 |
| EXTRANJEROS (%) | (10.03) | (15.64) | (14.52) | (18.06) | (3.76) | (13.03) | (24.58) | (23.01) | (18.60) |
| DEPOSITOS (%) | 7.50 | 4.52 | 6.67 | 0.69 | 1.68 | 3.66 | 6.08 | 5.22 | 4.36 |
| LOCALES (%) | 6.63 | 0.77 | 3.21 | (1.82) | 0.36 | 2.55 | 5.10 | 6.13 | 4.03 |
| EXTRANJEROS (%) | 19.20 | 72.11 | 62.09 | 31.23 | 17.68 | 15.44 | 16.01 | (3.02) | 7.71 |
| PATRIMONIO (%) | 11.29 | 13.42 | 11.51 | 6.76 | 5.94 | 5.32 | 7.25 | 6.36 | 9.17 |
| UTILIDAD NETA (%) | 85.62 | (0.84) | (29.44) | (56.15) | (67.66) | (18.15) | 46.68 | 15.95 | 103.87 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 6,394,217.96 | 6,553,570.26 | 6,360,502.80 | 6,479,968.99 | 6,469,759.91 | 6,498,248.48 | 6,831,508.15 | 6,937,378.41 | 6,823,012.54 |
| MENCION ESPECIAL | 150,975.18 | 145,136.14 | 344,974.86 | 401,626.68 | 396,205.10 | 521,741.71 | 259,469.65 | 257,827.16 | 283,152.40 |
| SUBNORMAL | 49,606.91 | 49,119.65 | 104,586.25 | 53,068.46 | 74,596.28 | 69,442.23 | 96,349.25 | 81,430.63 | 64,189.64 |
| DUDOSO | 75,992.29 | 81,240.10 | 55,492.40 | 73,581.94 | 64,561.26 | 70,191.63 | 72,499.38 | 69,315.73 | 76,010.27 |
| IRRECUPERABLE | 9,221.56 | 17,649.88 | 56,016.84 | 56,060.86 | 70,213.88 | 68,498.78 | 80,179.41 | 48,921.22 | 55,518.70 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 4.72 | 4.80 | 4.89 | 5.15 | 5.47 | 5.57 | 5.64 | 5.60 | 5.80 |
| AL POR MENOR | 6.23 | 6.28 | 6.35 | 6.40 | 6.47 | 6.53 | 6.52 | 6.39 | 6.29 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 5.69 | 5.65 | 5.62 | 5.58 | 5.54 | 5.58 | 5.65 | 5.57 | 5.54 |
| PRESTAMO PERSONAL AUTO | 6.54 | 6.59 | 6.59 | 6.58 | 6.58 | 6.59 | 6.60 | 6.69 | 6.72 |
| PRESTAMO PERSONAL | 9.69 | 9.73 | 9.79 | 9.82 | 9.87 | 9.87 | 9.86 | 9.84 | 9.83 |
| TARJETA DE CREDITO | 19.47 | 19.00 | 19.01 | 18.84 | 18.86 | 19.20 | 19.70 | 19.71 | 20.24 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 3.07 | 3.08 | 3.10 | 3.14 | 3.18 | 3.21 | 3.24 | 3.26 | 3.27 |
| PERSONA JURIDICA | 3.01 | 3.05 | 3.14 | 3.19 | 3.27 | 3.29 | 3.34 | 3.39 | 3.37 |