2018-02-20

BSI BANK (PANAMÁ) 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	614,139.92	450,941.75	421,252.53	443,925.71	277,501.17	190,216.24	153,064.47	39,204.10	19,706.40
ACTIVOS LIQUIDOS	534,986.30	366,244.74	339,623.88	388,159.22	208,841.43	91,038.61	74,516.28	38,865.87	19,456.40
TOTAL DE PRESTAMOS	38,201.12	43,744.51	40,888.28	34,743.16	27,720.10	28,109.95	22,787.92	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	38,201.12	43,744.51	40,888.28	34,743.16	27,720.10	28,109.95	22,787.92	0.00	0.00
TOTAL DE INVERSIONES	39,821.23	39,907.69	39,764.78	19,849.75	39,875.55	69,910.37	54,962.09	0.00	0.00
TOTAL DE DEPOSITOS	589,943.16	431,383.87	397,041.79	422,623.40	255,526.69	167,876.90	129,575.06	18,445.41	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	589,943.16	431,383.87	397,041.79	422,623.40	255,526.69	167,876.90	129,575.06	18,445.41	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	286,045.36	272,042.70	205,840.98	256,948.41	169,807.54	117,729.28	87,333.01	18,445.41	0.00
DEPOSITOS DE BANCOS	303,897.80	159,341.16	191,200.80	165,674.99	85,719.15	50,147.62	42,242.05	0.00	0.00
PATRIMONIO TOTAL	14,414.69	15,450.96	17,111.87	18,421.67	19,653.96	19,855.22	19,773.00	19,631.26	18,444.55
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	381,563.79	308,382.25	315,462.34	453,536.65	445,820.54	320,579.00	287,158.50	241,564.90	148,603.79
ACTIVOS GENERADORES DE INGRESOS	49,728.12	54,951.57	57,622.85	95,180.24	72,809.00	90,836.26	79,201.54	27,296.46	33,797.83
TOTAL DE PRESTAMOS	29,817.50	34,997.72	37,740.46	32,801.21	32,960.61	35,927.23	31,838.10	17,371.58	13,860.05
TOTAL DE INVERSIONES	19,910.61	19,953.85	19,882.39	62,379.03	39,848.39	54,909.03	47,363.44	9,924.88	19,937.78
PATRIMONIO TOTAL	12,683.20	13,447.73	14,658.84	15,973.40	17,034.32	17,653.09	18,442.44	19,026.46	19,049.25
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	1,977.92	1,088.52	2,028.63	3,132.47	4,138.54	794.82	1,428.31	1,811.53	1,863.27
EGRESOS DE OPERACIONES	2,897.61	1,354.79	1,871.53	2,858.39	3,474.02	561.06	854.55	917.15	987.53

INGRESO NETO DE INTERESES	(919.68)	(266.27)	157.10	274.08	664.53	233.76	573.76	894.38	875.73
OTROS INGRESOS	7,802.83	2,382.34	4,748.01	7,009.69	8,897.00	1,169.10	2,027.67	2,537.40	2,593.66
INGRESO DE OPERACIONES	6,883.14	2,116.07	4,905.11	7,283.76	9,561.53	1,402.86	2,601.43	3,431.78	3,469.39
EGRESOS GENERALES	3,830.15	1,079.80	2,207.93	3,276.79	4,322.26	1,201.64	2,482.42	3,454.51	4,678.80
UTILIDAD ANTES DE PROVISIONES	3,052.99	1,036.27	2,697.18	4,006.97	5,239.26	201.22	119.01	(22.73)	(1,209.41)
UTILIDAD DEL PERIODO	3,052.99	1,036.27	2,697.18	4,006.97	5,239.26	201.22	119.01	(22.73)	(1,209.41)
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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 (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	2.35	3.43	4.06	4.15	7.08	10.44	12.92	50.07	93.60
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.48	18.47	21.22	33.74	29.08	20.26	25.43	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	37.73	35.32	41.85	53.02	70.90	70.63	86.77	0.00	0.00
INDICE DE ADECUACION DE CAPITAL				0.00	0.00	0.00	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	90.68	84.90	85.54	91.85	81.73	54.23	57.51	210.71	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	87.11	81.22	80.62	87.44	75.26	47.86	48.68	99.14	98.73
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	97.43	94.15	95.55	96.54	97.34	95.87	99.93	210.71	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.14	7.54	9.36	5.61	7.20	0.89	0.30	(0.11)	(3.58)
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.80	1.34	1.71	1.18	1.18	0.25	0.08	(0.01)	(0.81)
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	24.07	30.82	36.80	33.45	30.76	4.56	1.29	(0.16)	(6.35)
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.98	7.92	7.04	4.39	5.68	3.50	3.61	8.85	5.51
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.83	9.86	6.50	4.00	4.77	2.47	2.16	4.48	2.92
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(1.85)	(1.94)	0.55	0.38	0.91	1.03	1.45	4.37	2.59
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	55.65	51.03	45.01	44.99	45.20	85.66	95.43	100.66	134.86
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.69	17.34	16.48	9.82	12.22	5.15	5.12	12.39	7.67
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	21.00	21.00	22.00	22.00	22.00	21.00	21.00	20.00	11.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,819.10	2,083.07	1,858.56	1,579.23	1,260.00	1,338.57	1,085.14	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	28,092.53	20,542.09	18,047.35	19,210.15	11,614.85	7,994.14	6,170.24	922.27	0.00
UTILIDAD NETA / EMPLEADOS	145.38	49.35	122.60	182.14	238.15	9.58	5.67	(1.14)	(109.95)
TASA DE CRECIMIENTO (12 MESES)									

ACTIVOS (%)	312.21	171.94	100.91	(4.15)	(54.81)	(57.82)	(63.66)	(91.17)	(92.90)
PRESTAMOS (%)	78.23	66.64	18.20	12.59	(27.44)	(35.74)	(44.27)	(100.00)	(100.00)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	78.23	66.64	18.20	12.59	(27.44)	(35.74)	(44.27)	(100.00)	(100.00)
DEPOSITOS (%)	402.58	221.33	137.13	8.96	(56.69)	(61.08)	(67.36)	(95.64)	(100.00)
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	402.58	221.33	137.13	8.96	(56.69)	(61.08)	(67.36)	(95.64)	(100.00)
PATRIMONIO (%)	31.62	35.01	40.19	36.20	36.35	28.50	15.55	6.57	(6.15)
UTILIDAD NETA (%)	210.31	110.28	115.06	85.21	71.61	(80.58)	(95.59)	(100.57)	(123.08)
CLASIFICACION PRESTAMOS									
NORMAL	38,201.12	43,744.51	40,888.28	34,743.16	27,720.10	28,109.95	22,787.92	0.00	0.00
MENCION ESPECIAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DUDOSO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IRRECUPERABLE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00