

BANISTMO, S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	9,244,501.46	9,326,607.77	9,396,829.14	9,968,061.92	9,522,651.74	9,535,913.86	9,409,545.20	0.00	0.00
ACTIVOS LIQUIDOS	943,643.28	799,662.76	853,072.33	1,159,425.75	794,755.47	721,326.70	651,872.06	0.00	0.00
TOTAL DE PRESTAMOS	6,958,897.48	7,107,396.48	7,206,666.31	7,297,278.50	7,217,678.18	7,165,815.40	7,122,958.83	0.00	0.00
LOCALES	6,510,773.15	6,698,444.05	6,846,162.46	6,941,527.18	6,852,883.00	6,828,430.73	6,811,633.46	0.00	0.00
EXTRANJEROS	448,124.33	408,952.43	360,503.85	355,751.32	364,795.18	337,384.67	311,325.37	0.00	0.00
TOTAL DE INVERSIONES	943,232.24	1,021,058.02	954,980.44	1,137,606.52	1,125,489.64	1,230,958.09	1,205,426.85	0.00	0.00
TOTAL DE DEPOSITOS	6,770,678.81	6,951,164.01	6,910,266.77	6,977,516.20	7,065,600.34	7,164,254.10	7,006,272.04	0.00	0.00
LOCALES	6,171,424.33	6,281,777.55	6,234,027.31	6,342,188.62	6,420,144.73	6,515,257.45	6,352,639.25	0.00	0.00
DEPOSITOS DE OFICIALES	5,259.86	5,076.14	5,393.99	5,205.84	5,426.36	294.62	486.09	0.00	0.00
DEPOSITOS DE PARTICULARES	5,922,173.54	6,019,611.82	5,946,432.74	6,051,512.99	6,078,079.14	6,173,794.02	6,049,708.41	0.00	0.00
DEPOSITOS DE BANCOS	243,990.92	257,089.59	282,200.58	285,469.79	336,639.23	341,168.81	302,444.75	0.00	0.00
EXTRANJEROS	599,254.48	669,386.46	676,239.46	635,327.58	645,455.61	648,996.65	653,632.79	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	317,961.15	293,242.28	285,402.90	246,617.00	259,274.19	262,351.21	276,993.53	0.00	0.00
DEPOSITOS DE BANCOS	281,293.33	376,144.18	390,836.56	388,710.58	386,181.42	386,645.44	376,639.26	0.00	0.00
PATRIMONIO TOTAL	978,683.61	995,040.29	1,019,887.25	1,036,279.85	1,068,102.94	1,000,707.54	1,010,152.94	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	9,121,409.79	9,243,280.67	9,219,738.99	9,570,086.63	9,383,576.60	9,431,260.81	9,403,187.17	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	7,784,732.59	7,964,387.69	7,952,785.52	8,151,898.17	8,122,648.77	8,262,614.00	8,245,016.21	0.00	0.00
TOTAL DE PRESTAMOS	6,789,398.66	6,944,419.32	7,021,461.47	7,133,239.09	7,088,287.83	7,136,605.94	7,164,812.57	0.00	0.00
TOTAL DE INVERSIONES	995,333.93	1,019,968.37	931,324.06	1,018,659.08	1,034,360.94	1,126,008.06	1,080,203.65	0.00	0.00
PATRIMONIO TOTAL	951,240.24	969,887.83	985,435.00	1,005,295.53	1,023,393.28	997,873.92	1,015,020.09	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	429,866.65	114,063.81	234,117.79	352,639.93	475,959.60	123,396.66	252,860.44	0.00	0.00
EGRESOS DE OPERACIONES	192,554.86	51,636.45	106,345.90	165,091.74	224,309.19	57,171.08	115,356.82	0.00	0.00

INGRESO NETO DE INTERESES	237,311.79	62,427.36	127,771.89	187,548.19	251,650.42	66,225.58	137,503.62	0.00	0.00
OTROS INGRESOS	166,799.33	33,964.81	68,457.68	102,513.15	155,621.94	31,657.27	70,811.77	0.00	0.00
INGRESO DE OPERACIONES	404,111.12	96,392.17	196,229.57	290,061.34	407,272.36	97,882.85	208,315.39	0.00	0.00
EGRESOS GENERALES	261,280.32	60,022.24	111,099.07	172,484.74	241,787.99	55,409.93	113,532.90	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	142,830.80	36,369.94	85,130.50	117,576.59	165,484.37	42,472.92	94,782.49	0.00	0.00
UTILIDAD DEL PERIODO	37,059.30	15,658.48	39,441.54	50,978.42	75,553.58	22,324.56	44,829.55	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	162,951.49	238,863.85	209,421.86	205,503.66	160,992.18	182,794.87	206,800.33	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	116,438.95	120,726.35	133,339.54	97,594.66	84,205.38	189,083.02	201,859.78	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.34	3.36	2.91	2.82	2.23	2.55	2.90	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	71.46	50.54	63.67	47.49	52.30	103.44	97.61	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.67	1.70	1.85	1.34	1.17	2.64	2.83	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.59	10.67	10.85	10.40	11.22	10.49	10.74	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.39	12.24	12.50	12.29	12.80	11.92	12.13	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.06	14.00	14.15	14.20	14.80	13.97	14.18	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.38	14.54	14.54	14.51	15.26	13.78	13.76	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	13.94	11.50	12.34	16.62	11.25	10.07	9.30	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.21	8.57	9.08	11.63	8.35	7.56	6.93	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.87	26.19	26.16	32.92	27.18	27.25	26.51	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.48	0.79	0.99	0.83	0.93	1.08	1.09	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.41	0.68	0.86	0.71	0.81	0.95	0.95	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	3.90	6.46	8.00	6.76	7.38	8.95	8.83	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.52	5.73	5.89	5.77	5.86	5.97	6.13	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.47	2.59	2.67	2.70	2.76	2.77	2.80	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.05	3.14	3.21	3.07	3.10	3.21	3.34	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	64.66	62.27	56.62	59.46	59.37	56.61	54.50	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.14	1.71	1.72	1.68	1.92	1.53	1.72	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,309.00	2,202.00	2,152.00	2,147.00	2,163.00	2,181.00	0.00	0.00	0.00
NUMERO DE SUCURSALES	45.00	43.00	43.00	43.00	44.00	44.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	3,013.81	3,227.70	3,348.82	3,398.83	3,336.88	3,285.56	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,932.30	3,156.75	3,211.09	3,249.89	3,266.57	3,284.85	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	16.05	7.11	18.33	23.74	34.93	10.24	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	2.74	1.82	3.92	8.68	3.01	2.24	0.14	0.00	0.00

PRESTAMOS (%)	5.12	4.81	5.42	4.71	3.72	0.82	(1.16)	0.00	0.00
LOCALES (%)	5.79	6.14	7.67	6.68	5.25	1.94	(0.50)	0.00	0.00
EXTRANJEROS (%)	(3.76)	(13.03)	(24.58)	(23.01)	(18.60)	(17.50)	(13.64)	0.00	0.00
DEPOSITOS (%)	1.68	3.66	6.08	5.22	4.36	3.07	1.39	0.00	0.00
LOCALES (%)	0.36	2.55	5.10	6.13	4.03	3.72	1.90	0.00	0.00
EXTRANJEROS (%)	17.68	15.44	16.01	(3.02)	7.71	(3.05)	(3.34)	0.00	0.00
PATRIMONIO (%)	5.94	5.32	7.25	6.36	9.14	0.57	(0.95)	0.00	0.00
UTILIDAD NETA (%)	(67.66)	(18.15)	46.68	15.95	103.87	42.57	13.66	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	6,469,759.91	6,498,248.48	6,831,508.15	6,937,378.41	6,823,012.54	6,919,874.09	6,768,602.30	0.00	0.00
MENCION ESPECIAL	396,205.10	521,741.71	259,469.65	257,827.16	283,152.40	228,871.70	294,228.29	0.00	0.00
SUBNORMAL	74,596.28	69,442.23	96,349.25	81,430.63	64,189.64	77,031.64	81,325.33	0.00	0.00
DUDOSO	64,561.26	70,191.63	72,499.38	69,315.73	76,010.27	72,286.59	122,043.22	0.00	0.00
IRRECUPERABLE	70,213.88	68,498.78	80,179.41	48,921.22	55,518.70	56,834.40	58,619.46	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.47	5.57	5.64	5.60	5.80	6.01	6.03	0.00	0.00
AL POR MENOR	6.47	6.53	6.52	6.39	6.29	6.30	6.44	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.54	5.58	5.65	5.57	5.54	5.52	5.53	0.00	0.00
PRESTAMO PERSONAL AUTO	6.58	6.59	6.60	6.69	6.72	6.71	6.72	0.00	0.00
PRESTAMO PERSONAL	9.87	9.87	9.86	9.84	9.83	9.85	9.93	0.00	0.00
TARJETA DE CREDITO	18.86	19.20	19.70	19.71	20.24	20.16	20.02	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.18	3.21	3.24	3.26	3.27	3.29	3.30	0.00	0.00
PERSONA JURIDICA	3.27	3.29	3.34	3.39	3.37	3.39	3.43	0.00	0.00