

BANISI, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	313,607.19	316,562.32	329,028.02	344,638.14	351,597.17	371,059.64	384,830.60	407,903.50	0.00
ACTIVOS LIQUIDOS	21,007.02	21,186.76	13,071.56	17,248.99	9,111.75	16,124.85	13,333.04	14,025.17	0.00
TOTAL DE PRESTAMOS	233,952.81	235,594.12	251,808.00	263,460.18	279,107.84	284,923.99	298,918.21	320,950.40	0.00
LOCALES	184,183.01	198,813.22	209,636.80	223,314.37	240,025.08	252,780.84	263,484.71	276,556.36	0.00
EXTRANJEROS	49,769.80	36,780.90	42,171.21	40,145.80	39,082.76	32,143.16	35,433.50	44,394.04	0.00
TOTAL DE INVERSIONES	49,140.68	50,085.60	54,375.41	53,997.38	53,434.18	62,468.17	64,957.99	64,281.25	0.00
TOTAL DE DEPOSITOS	259,974.10	262,079.72	268,425.16	283,788.62	290,147.84	306,520.85	321,855.96	346,265.53	0.00
LOCALES	95,519.66	96,550.92	100,489.22	106,263.05	109,635.00	116,001.28	125,664.88	134,880.76	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	95,519.66	96,550.92	97,280.59	103,640.91	103,788.39	110,268.81	118,720.64	131,100.12	0.00
DEPOSITOS DE BANCOS	0.00	0.00	3,208.63	2,622.14	5,846.60	5,732.47	6,944.24	3,780.64	0.00
EXTRANJEROS	164,454.44	165,528.80	167,935.94	177,525.56	180,512.84	190,519.57	196,191.08	211,384.77	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	3,480.51	2,440.19	3,747.40	2,267.57	3,385.54	2,645.24	0.00
DEPOSITOS DE PARTICULARES	164,454.44	165,528.80	164,455.43	168,062.59	176,765.44	188,252.00	192,805.55	208,739.53	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	7,022.78	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	31,208.14	35,077.22	35,827.97	36,678.31	37,483.65	41,732.50	42,717.41	43,378.27	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	279,337.68	294,786.00	301,482.82	315,656.93	332,602.18	343,810.98	356,929.31	376,270.82	0.00
ACTIVOS GENERADORES DE INGRESOS	255,271.02	267,187.49	281,749.05	292,704.88	307,817.75	316,535.94	335,029.81	351,344.60	0.00
TOTAL DE PRESTAMOS	195,558.20	214,392.50	232,904.84	244,427.46	256,530.33	260,259.06	275,363.11	292,205.29	0.00
TOTAL DE INVERSIONES	59,712.82	52,794.99	48,844.21	48,277.42	51,287.43	56,276.89	59,666.70	59,139.31	0.00
PATRIMONIO TOTAL	26,383.75	31,044.39	31,893.19	32,704.93	34,345.90	38,404.86	39,272.69	40,028.29	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	16,854.99	4,657.22	9,584.42	14,802.64	20,299.74	5,584.74	11,531.38	17,838.67	0.00
EGRESOS DE OPERACIONES	8,184.24	2,277.59	4,667.15	7,167.72	9,816.07	2,748.83	5,737.44	8,953.81	0.00
INGRESO NETO DE INTERESES	8,670.75	2,379.62	4,917.26	7,634.91	10,483.67	2,835.91	5,793.94	8,884.86	0.00
OTROS INGRESOS	7,035.66	1,887.98	3,864.80	5,518.53	7,896.52	2,473.57	4,199.95	5,766.93	0.00

INGRESO DE OPERACIONES	15,706.41	4,267.60	8,782.07	13,153.44	18,380.19	5,309.48	9,993.89	14,651.79	0.00
EGRESOS GENERALES	11,573.35	3,073.36	6,120.00	9,216.85	12,833.88	3,549.57	6,851.42	10,040.61	0.00
UTILIDAD ANTES DE PROVISIONES	4,133.06	1,194.25	2,662.07	3,936.59	5,546.31	1,759.91	3,142.47	4,611.18	0.00
UTILIDAD DEL PERIODO	2,320.04	775.08	872.65	1,679.37	2,648.60	1,522.78	2,613.08	3,446.13	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	3,954.36	3,909.97	4,261.25	4,625.00	4,297.63	4,370.89	3,520.48	4,046.04	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,993.27	2,192.30	2,652.01	2,960.20	2,969.56	3,958.05	2,332.52	2,897.75	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.69	1.66	1.69	1.76	1.54	1.53	1.18	1.26	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	50.41	56.07	62.24	64.00	69.10	90.55	66.26	71.62	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.85	0.93	1.05	1.12	1.06	1.39	0.78	0.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	9.95	11.08	10.89	10.64	10.66	11.25	11.10	10.63	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.02	12.28	11.70	11.55	11.27	12.01	11.74	11.26	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	13.34	14.89	14.23	13.92	13.43	14.65	14.29	13.52	0.00
INDICE DE ADECUACION DE CAPITAL	11.27	11.20	10.88	12.20	11.80	13.13	12.69	12.12	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	8.08	8.08	4.87	6.08	3.14	5.26	4.14	4.05	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	6.70	6.69	3.97	5.00	2.59	4.35	3.46	3.44	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	26.98	27.19	25.13	25.11	21.56	25.64	24.32	22.61	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.91	1.16	0.62	0.76	0.86	1.92	1.56	1.31	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.83	1.05	0.58	0.71	0.80	1.77	1.46	1.22	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.79	9.99	5.47	6.85	7.71	15.86	13.31	11.48	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.60	6.97	6.80	6.74	6.59	7.06	6.88	6.77	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	3.41	3.31	3.27	3.19	3.47	3.43	3.40	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.40	3.56	3.49	3.48	3.41	3.58	3.46	3.37	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	73.69	72.02	69.69	70.07	69.82	66.85	68.56	68.53	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.83	2.74	2.51	2.57	3.13	2.51	2.19	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	114.00	130.00	131.00	138.00	138.00	142.00	144.00	149.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	2,052.22	1,812.26	1,922.20	1,909.13	2,022.52	2,006.51	2,075.82	2,154.03	0.00
DEPOSITOS TOTALES / EMPLEADOS	2,280.47	2,016.00	2,049.05	2,056.44	2,102.52	2,158.60	2,235.11	2,323.93	0.00
UTILIDAD NETA / EMPLEADOS	20.35	5.96	6.66	12.17	19.19	10.72	18.15	23.13	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	27.97	15.95	20.11	20.22	12.11	17.22	16.96	18.36	0.00
PRESTAMOS (%)	48.86	21.95	17.67	16.89	19.30	20.94	18.71	21.82	0.00
LOCALES (%)	25.84	27.77	28.09	27.83	30.32	27.14	25.69	23.84	0.00
EXTRANJEROS (%)	360.67	(2.14)	(16.23)	(20.82)	(21.47)	(12.61)	(15.98)	10.58	0.00
DEPOSITOS (%)	20.90	12.61	16.87	18.98	11.61	16.96	19.91	22.02	0.00

LOCALES (%)	28.65	20.21	29.90	22.62	14.78	20.15	25.05	26.93	0.00
EXTRANJEROS (%)	16.81	8.61	10.26	16.90	9.76	15.10	16.82	19.07	0.00
PATRIMONIO (%)	44.75	29.86	28.15	27.66	20.11	18.97	19.23	18.27	0.00
UTILIDAD NETA (%)	777.09	62.36	(32.55)	0.54	14.16	96.47	199.44	105.20	0.00
CLASIFICACION PRESTAMOS									
NORMAL	231,123.02	233,005.37	249,288.56	261,088.06	277,061.95	283,390.04	296,507.44	318,958.42	0.00
MENCION ESPECIAL	726.64	613.95	651.83	580.85	432.46	775.36	1,114.96	814.72	0.00
SUBNORMAL	302.46	321.51	422.44	396.37	380.98	224.86	634.26	437.35	0.00
DUDOSO	452.41	518.11	739.12	620.07	618.44	705.75	928.96	781.20	0.00
IRRECUPERABLE	3,341.54	3,327.49	3,358.06	3,735.02	3,583.57	3,786.03	2,065.11	2,856.47	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.76	7.24	7.28	7.19	7.24	7.32	7.20	7.09	0.00
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	5.23	5.21	5.11	5.08	5.03	5.06	5.00	0.00
PRESTAMO PERSONAL AUTO	6.47	6.82	6.89	6.86	6.75	6.93	7.02	6.97	0.00
PRESTAMO PERSONAL	8.10	8.48	8.56	8.58	8.57	8.59	8.68	8.69	0.00
TARJETA DE CREDITO	17.46	17.58	17.61	17.63	17.51	17.80	18.53	18.20	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.99	4.05	3.99	4.05	4.08	4.01	4.05	4.12	0.00
PERSONA JURIDICA	4.03	4.00	4.20	4.15	4.13	4.14	4.27	4.29	0.00