

BI-BANK, S.A.
ESTADISTICAS FINANCIERAS
A JUNIO 2019
(En Miles de Balboas)

| | 2017 | 2018 | | | | 2019 | | | |
|---------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|
| | Diciembre | Marzo | Junio | Septiembre | Diciembre | Marzo | Junio | Septiembre | Diciembre |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 210,442.49 | 224,809.41 | 182,200.65 | 193,283.58 | 224,609.80 | 225,214.54 | 259,038.67 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS | 43,240.15 | 95,965.11 | 50,787.21 | 49,269.85 | 72,675.11 | 58,287.27 | 96,136.36 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 132,150.30 | 93,228.18 | 92,010.26 | 95,019.30 | 95,725.76 | 87,921.33 | 92,232.31 | 0.00 | 0.00 |
| LOCALES | 58,003.95 | 61,579.32 | 68,593.51 | 67,348.25 | 70,045.19 | 65,721.89 | 68,490.84 | 0.00 | 0.00 |
| EXTRANJEROS | 74,146.34 | 31,648.86 | 23,416.75 | 27,671.05 | 25,680.57 | 22,199.45 | 23,741.46 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 30,675.95 | 30,225.47 | 34,641.04 | 43,892.92 | 51,292.17 | 66,337.41 | 65,330.42 | 0.00 | 0.00 |
| TOTAL DE DEPOSITOS | 178,466.05 | 193,180.81 | 150,198.03 | 163,278.05 | 195,658.76 | 191,765.91 | 228,537.92 | 0.00 | 0.00 |
| LOCALES | 9,421.27 | 11,370.21 | 10,543.63 | 14,771.16 | 53,713.36 | 53,079.51 | 56,643.29 | 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 | 9,421.27 | 11,370.21 | 10,543.63 | 14,771.16 | 53,713.36 | 53,079.51 | 56,643.29 | 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 | 169,044.78 | 181,810.59 | 139,654.40 | 148,506.89 | 141,945.39 | 138,686.40 | 171,894.64 | 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 | 138,044.78 | 150,810.59 | 113,654.40 | 133,506.89 | 126,945.39 | 128,686.40 | 161,894.64 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 31,000.00 | 31,000.00 | 26,000.00 | 15,000.00 | 15,000.00 | 10,000.00 | 10,000.00 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 31,059.08 | 30,743.44 | 30,561.56 | 29,103.07 | 26,745.58 | 25,918.74 | 26,833.18 | 0.00 | 0.00 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 168,253.68 | 179,254.76 | 171,288.99 | 187,745.87 | 217,526.14 | 225,011.98 | 220,619.66 | 0.00 | 0.00 |
| ACTIVOS GENERADORES DE INGRESOS | 128,008.14 | 115,148.46 | 122,918.68 | 137,362.88 | 154,922.09 | 138,856.20 | 142,107.01 | 0.00 | 0.00 |
| TOTAL DE PRESTAMOS | 100,198.49 | 85,094.12 | 90,690.89 | 99,977.11 | 113,938.03 | 90,574.75 | 92,121.28 | 0.00 | 0.00 |
| TOTAL DE INVERSIONES | 27,809.65 | 30,054.33 | 32,227.79 | 37,385.77 | 40,984.06 | 48,281.44 | 49,985.73 | 0.00 | 0.00 |
| PATRIMONIO TOTAL | 25,225.57 | 25,103.47 | 25,098.79 | 25,022.10 | 28,902.33 | 28,331.09 | 28,697.37 | 0.00 | 0.00 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 7,194.18 | 2,346.04 | 4,475.98 | 6,790.29 | 9,259.75 | 2,711.31 | 5,685.05 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 3,158.63 | 1,127.76 | 1,925.36 | 2,842.11 | 4,087.10 | 1,388.65 | 2,871.99 | 0.00 | 0.00 |
| INGRESO NETO DE INTERESES | 4,035.55 | 1,218.28 | 2,550.63 | 3,948.18 | 5,172.65 | 1,322.66 | 2,813.06 | 0.00 | 0.00 |
| OTROS INGRESOS | 327.20 | 265.52 | 429.99 | 637.17 | 907.45 | 775.22 | 1,239.34 | 0.00 | 0.00 |

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|-------------------------------------------------------------------------------|----------|----------|----------|----------|------------|----------|----------|------|------|
| INGRESO DE OPERACIONES | 4,362.76 | 1,483.80 | 2,980.61 | 4,585.35 | 6,080.10 | 2,097.88 | 4,052.40 | 0.00 | 0.00 |
| EGRESOS GENERALES | 3,506.07 | 1,110.94 | 2,270.87 | 3,607.24 | 4,907.36 | 1,499.99 | 2,826.60 | 0.00 | 0.00 |
| UTILIDAD ANTES DE PROVISIONES | 856.69 | 372.85 | 709.74 | 978.11 | 1,172.75 | 597.89 | 1,225.80 | 0.00 | 0.00 |
| UTILIDAD DEL PERIODO | 668.30 | 131.12 | 430.53 | (846.63) | (3,197.50) | (826.84) | 97.68 | 0.00 | 0.00 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 0.00 | 0.00 | 1,269.31 | 1,269.31 | 1,269.31 | 3,511.61 | 4,130.05 | 0.00 | 0.00 |
| TOTAL PROVISIONES PARA PRESTAMOS | 247.08 | 411.27 | 443.70 | 1,981.79 | 785.97 | 2,210.71 | 1,935.09 | 0.00 | 0.00 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.00 | 0.00 | 1.38 | 1.34 | 1.33 | 3.99 | 4.48 | 0.00 | 0.00 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 0.00 | 0.00 | 34.96 | 156.13 | 61.92 | 62.95 | 46.85 | 0.00 | 0.00 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 0.19 | 0.44 | 0.48 | 2.09 | 0.82 | 2.51 | 2.10 | 0.00 | 0.00 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 14.76 | 13.68 | 16.77 | 15.06 | 11.91 | 11.51 | 10.36 | 0.00 | 0.00 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 19.07 | 24.90 | 24.13 | 20.95 | 18.19 | 16.80 | 17.03 | 0.00 | 0.00 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 23.50 | 32.98 | 33.22 | 30.63 | 27.94 | 29.48 | 29.09 | 0.00 | 0.00 |
| INDICE DE ADECUACION DE CAPITAL | 26.51 | 20.28 | 21.54 | 18.94 | 16.30 | 15.19 | 13.51 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 24.23 | 49.68 | 33.81 | 30.18 | 37.14 | 30.40 | 42.07 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 20.55 | 42.69 | 27.87 | 25.49 | 32.36 | 25.88 | 37.11 | 0.00 | 0.00 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 41.42 | 65.32 | 56.88 | 57.06 | 63.36 | 64.99 | 70.65 | 0.00 | 0.00 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.52 | 0.46 | 0.70 | (0.82) | (2.06) | (2.38) | 0.14 | 0.00 | 0.00 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.40 | 0.29 | 0.50 | (0.60) | (1.47) | (1.47) | 0.09 | 0.00 | 0.00 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 2.65 | 2.09 | 3.43 | (4.51) | (11.06) | (11.67) | 0.68 | 0.00 | 0.00 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 5.62 | 8.15 | 7.28 | 6.59 | 5.98 | 7.81 | 8.00 | 0.00 | 0.00 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 2.47 | 3.92 | 3.13 | 2.76 | 2.64 | 4.00 | 4.04 | 0.00 | 0.00 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.15 | 4.23 | 4.15 | 3.83 | 3.34 | 3.81 | 3.96 | 0.00 | 0.00 |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 80.36 | 74.87 | 76.19 | 78.67 | 80.71 | 71.50 | 69.75 | 0.00 | 0.00 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.26 | 0.92 | 0.70 | 0.62 | 0.59 | 2.23 | 1.74 | 0.00 | 0.00 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 36.00 | 38.00 | 38.00 | 45.00 | 47.00 | 48.00 | 47.00 | 0.00 | 0.00 |
| NUMERO DE SUCURSALES | 2.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 3,670.84 | 2,453.37 | 2,421.32 | 2,111.54 | 2,036.72 | 1,831.69 | 1,962.39 | 0.00 | 0.00 |
| DEPOSITOS TOTALES / EMPLEADOS | 4,957.39 | 5,083.71 | 3,952.58 | 3,628.40 | 4,162.95 | 3,995.12 | 4,862.51 | 0.00 | 0.00 |
| UTILIDAD NETA / EMPLEADOS | 18.56 | 3.45 | 11.33 | (18.81) | (68.03) | (17.23) | 2.08 | 0.00 | 0.00 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 66.93 | 68.14 | 13.61 | 6.08 | 6.73 | 0.18 | 42.17 | 0.00 | 0.00 |
| PRESTAMOS (%) | 93.64 | 21.14 | 2.95 | (9.45) | (27.56) | (5.69) | 0.24 | 0.00 | 0.00 |
| LOCALES (%) | 471.65 | 202.11 | 107.99 | 73.21 | 20.76 | 6.73 | (0.15) | 0.00 | 0.00 |
| EXTRANJEROS (%) | 27.62 | (44.06) | (58.48) | (58.11) | (65.37) | (29.86) | 1.39 | 0.00 | 0.00 |
| DEPOSITOS (%) | 67.77 | 70.02 | 8.31 | 1.76 | 9.63 | (0.73) | 52.16 | 0.00 | 0.00 |

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|-------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|------|------|
| LOCALES (%) | 144.67 | 295.11 | 40.99 | 125.68 | 470.13 | 366.83 | 437.23 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 64.88 | 64.17 | 6.44 | (3.51) | (16.03) | (23.72) | 23.09 | 0.00 | 0.00 |
| PATRIMONIO (%) | 60.16 | 57.95 | 55.64 | 38.98 | (13.89) | (15.69) | (12.20) | 0.00 | 0.00 |
| UTILIDAD NETA (%) | (215.96) | 83.58 | 76.48 | (303.36) | (578.45) | (730.60) | (77.31) | 0.00 | 0.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 132,397.37 | 89,939.34 | 89,869.36 | 88,508.29 | 90,612.92 | 77,949.68 | 75,807.15 | 0.00 | 0.00 |
| MENCION ESPECIAL | 0.00 | 3,700.10 | 1,315.29 | 7,223.49 | 4,629.50 | 10,502.52 | 10,217.58 | 0.00 | 0.00 |
| SUBNORMAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 410.53 | 6,873.35 | 0.00 | 0.00 |
| DUDOSO | 0.00 | 0.00 | 1,269.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| IRRECUPERABLE | 0.00 | 0.00 | 0.00 | 1,269.31 | 1,269.31 | 1,269.31 | 1,269.31 | 0.00 | 0.00 |
| TASA DE INTERES ACTIVA | | | | | | | | | |
| COMERCIO | | | | | | | | | |
| AL POR MAYOR | 6.00 | 6.08 | 5.34 | 5.37 | 5.37 | 5.89 | 5.35 | 0.00 | 0.00 |
| AL POR MENOR | 6.18 | 6.48 | 5.97 | 6.55 | 6.46 | 6.64 | 6.58 | 0.00 | 0.00 |
| CONSUMO | | | | | | | | | |
| VIVIENDA HIPOTECARIA | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 | 6.88 | 6.50 | 0.00 | 0.00 |
| PRESTAMO PERSONAL AUTO | 6.36 | 6.36 | 6.50 | 6.50 | 6.50 | 6.96 | 7.04 | 0.00 | 0.00 |
| PRESTAMO PERSONAL | 6.79 | 6.75 | 7.19 | 7.25 | 7.25 | 7.75 | 7.75 | 0.00 | 0.00 |
| TARJETA DE CREDITO | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TASA DE INTERES PASIVA | | | | | | | | | |
| PERSONA NATURAL | 2.94 | 3.50 | 3.50 | 2.61 | 3.65 | 3.81 | 3.81 | 0.00 | 0.00 |
| PERSONA JURIDICA | 3.13 | 4.00 | 4.00 | 2.40 | 4.16 | 4.14 | 4.14 | 0.00 | 0.00 |