

BI-BANK, S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 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	242,071.58	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	92,146.51	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	91,356.92	0.00
LOCALES	58,003.95	61,579.32	68,593.51	67,348.25	70,045.19	65,721.89	68,490.84	75,829.69	0.00
EXTRANJEROS	74,146.34	31,648.86	23,416.75	27,671.05	25,680.57	22,199.45	23,741.46	15,527.22	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	52,225.52	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	211,840.62	0.00
LOCALES	9,421.27	11,370.21	10,543.63	14,771.16	53,713.36	53,079.51	56,643.29	58,288.52	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	58,288.52	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	153,552.10	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	148,552.10	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	5,000.00	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	27,138.91	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	217,677.58	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	141,247.33	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	93,188.11	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	48,059.22	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	28,120.99	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	8,509.76	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	4,364.01	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	4,145.75	0.00
OTROS INGRESOS	327.20	265.52	429.99	637.17	907.45	775.22	1,239.34	1,408.30	0.00
INGRESO DE OPERACIONES	4,362.76	1,483.80	2,980.61	4,585.35	6,080.10	2,097.88	4,052.40	5,554.05	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	4,202.02	0.00
UTILIDAD ANTES DE PROVISIONES	856.69	372.85	709.74	978.11	1,172.75	597.89	1,225.80	1,352.02	0.00
UTILIDAD DEL PERIODO	668.30	131.12	430.53	(846.63)	(3,197.50)	(826.84)	97.68	403.41	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	4,752.32	0.00
TOTAL PROVISIONES PARA PRESTAMOS	247.08	411.27	443.70	1,981.79	785.97	2,210.71	1,935.09	1,733.13	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.00	0.00	1.38	1.34	1.33	3.99	4.48	5.20	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	0.00	0.00	34.96	156.13	61.92	62.95	46.85	36.47	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.19	0.44	0.48	2.09	0.82	2.51	2.10	1.90	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.76	13.68	16.77	15.06	11.91	11.51	10.36	11.21	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	19.07	24.90	24.13	20.95	18.19	16.80	17.03	18.90	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.50	32.98	33.22	30.63	27.94	29.48	29.09	29.71	0.00
INDICE DE ADECUACION DE CAPITAL	26.51	20.28	21.54	18.94	16.30	15.19	14.70	14.44	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.23	49.68	33.81	30.18	37.14	30.40	42.07	43.50	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.55	42.69	27.87	25.49	32.36	25.88	37.11	38.07	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	41.42	65.32	56.88	57.06	63.36	64.99	70.65	68.15	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.52	0.46	0.70	(0.82)	(2.06)	(2.38)	0.14	0.38	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.40	0.29	0.50	(0.60)	(1.47)	(1.47)	0.09	0.25	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.65	2.09	3.43	(4.51)	(11.06)	(11.67)	0.68	1.91	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.62	8.15	7.28	6.59	5.98	7.81	8.00	8.03	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.47	3.92	3.13	2.76	2.64	4.00	4.04	4.12	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	3.91	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	80.36	74.87	76.19	78.67	80.71	71.50	69.75	75.66	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.26	0.92	0.70	0.62	0.59	2.23	1.74	1.33	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	36.00	38.00	38.00	45.00	47.00	48.00	47.00	49.00	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	1,864.43	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	4,323.28	0.00
UTILIDAD NETA / EMPLEADOS	18.56	3.45	11.33	(18.81)	(68.03)	(17.23)	2.08	8.23	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	66.93	68.14	13.61	6.08	6.73	0.18	42.17	25.24	0.00
PRESTAMOS (%)	93.64	21.14	2.95	(9.45)	(27.56)	(5.69)	0.24	(3.85)	0.00
LOCALES (%)	471.65	202.11	107.99	73.21	20.76	6.73	(0.15)	12.59	0.00
EXTRANJEROS (%)	27.62	(44.06)	(58.48)	(58.11)	(65.37)	(29.86)	1.39	(43.89)	0.00
DEPOSITOS (%)	67.77	70.02	8.31	1.76	9.63	(0.73)	52.16	29.74	0.00
LOCALES (%)	144.67	295.11	40.99	125.68	470.13	366.83	437.23	294.61	0.00

EXTRANJEROS (%)	64.88	64.17	6.44	(3.51)	(16.03)	(23.72)	23.09	3.40	0.00
PATRIMONIO (%)	60.16	57.95	55.64	38.98	(13.89)	(15.69)	(12.20)	(6.75)	0.00
UTILIDAD NETA (%)	(215.96)	83.58	76.48	(303.36)	(578.45)	(730.60)	(77.31)	(147.65)	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	82,006.11	0.00
MENCION ESPECIAL	0.00	3,700.10	1,315.29	7,223.49	4,629.50	10,502.52	10,217.58	4,200.14	0.00
SUBNORMAL	0.00	0.00	0.00	0.00	0.00	410.53	6,873.35	3,236.60	0.00
DUDOSO	0.00	0.00	1,269.31	0.00	0.00	0.00	0.00	1,937.63	0.00
IRRECUPERABLE	0.00	0.00	0.00	1,269.31	1,269.31	1,269.31	1,269.31	1,709.58	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.00	6.08	5.34	5.37	5.37	5.89	5.35	5.47	0.00
AL POR MENOR	6.18	6.48	5.97	6.55	6.46	6.64	6.58	6.58	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.00	6.00	6.00	6.00	6.00	6.88	6.50	6.50	0.00
PRESTAMO PERSONAL AUTO	6.36	6.36	6.50	6.50	6.50	6.96	7.04	7.04	0.00
PRESTAMO PERSONAL	6.79	6.75	7.19	7.25	7.25	7.75	7.75	7.75	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	3.31	0.00
PERSONA JURIDICA	3.13	4.00	4.00	2.40	4.16	4.14	4.14	4.14	0.00