

BANISI, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	351,597.17	371,059.64	384,830.60	407,903.50	443,272.58	462,677.44	483,687.64	505,082.74	531,226.19
ACTIVOS LIQUIDOS	9,111.75	16,124.85	13,333.04	14,025.17	21,306.39	22,019.64	26,121.52	27,634.26	40,688.39
TOTAL DE PRESTAMOS	279,107.84	284,923.99	298,918.21	320,950.40	348,977.04	366,891.99	385,510.73	402,096.95	411,168.32
LOCALES	240,025.08	252,780.84	263,484.71	276,556.36	287,318.09	294,009.24	306,739.22	320,057.87	334,137.26
EXTRANJEROS	39,082.76	32,143.16	35,433.50	44,394.04	61,658.95	72,882.75	78,771.52	82,039.08	77,031.06
TOTAL DE INVERSIONES	53,434.18	62,468.17	64,957.99	64,281.25	64,484.36	64,692.39	63,385.58	66,092.88	67,471.95
TOTAL DE DEPOSITOS	290,147.84	306,520.85	321,855.96	346,265.53	361,528.24	373,533.78	388,135.54	393,830.45	413,065.79
LOCALES	109,635.00	116,001.28	125,664.88	134,880.76	133,265.25	136,798.59	140,145.13	147,859.27	173,095.72
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	103,788.39	110,268.81	118,720.64	131,100.12	128,669.94	132,287.58	135,642.12	141,012.84	165,546.12
DEPOSITOS DE BANCOS	5,846.60	5,732.47	6,944.24	3,780.64	4,595.31	4,511.01	4,503.01	6,846.42	7,549.59
EXTRANJEROS	180,512.84	190,519.57	196,191.08	211,384.77	228,262.99	236,735.19	247,990.41	245,971.18	239,970.07
DEPOSITOS DE OFICIALES	3,747.40	2,267.57	3,385.54	2,645.24	4,353.92	5,036.12	4,954.36	5,118.93	4,958.00
DEPOSITOS DE PARTICULARES	176,765.44	188,252.00	192,805.55	208,739.53	223,470.15	231,473.55	243,003.75	240,015.70	234,522.11
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	438.92	225.52	32.30	836.55	489.96
PATRIMONIO TOTAL	37,483.65	41,732.50	42,717.41	43,378.27	44,503.45	50,292.41	51,577.24	52,801.02	53,708.60
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	332,602.18	343,810.98	356,929.31	376,270.82	397,434.88	416,868.54	434,259.12	456,493.12	487,249.38
ACTIVOS GENERADORES DE INGRESOS	307,817.75	316,535.94	335,029.81	351,344.60	373,001.71	389,488.27	406,386.26	426,710.74	446,050.83
TOTAL DE PRESTAMOS	256,530.33	260,259.06	275,363.11	292,205.29	314,042.44	325,907.99	342,214.47	361,523.68	380,072.68
TOTAL DE INVERSIONES	51,287.43	56,276.89	59,666.70	59,139.31	58,959.27	63,580.28	64,171.79	65,187.07	65,978.15
PATRIMONIO TOTAL	34,345.90	38,404.86	39,272.69	40,028.29	40,993.55	46,012.46	47,147.33	48,089.64	49,106.02
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	20,299.74	5,584.74	11,531.38	17,838.67	24,728.29	7,189.49	14,911.53	23,004.37	31,360.01
EGRESOS DE OPERACIONES	9,816.07	2,748.83	5,737.44	8,953.81	12,538.50	3,785.41	7,813.62	12,137.82	16,716.60
INGRESO NETO DE INTERESES	10,483.67	2,835.91	5,793.94	8,884.86	12,189.79	3,404.09	7,097.91	10,866.54	14,643.41

OTROS INGRESOS	7,896.52	2,473.57	4,199.95	5,766.93	7,642.01	1,456.03	3,060.65	4,887.64	7,065.27
INGRESO DE OPERACIONES	18,380.19	5,309.48	9,993.89	14,651.79	19,831.80	4,860.11	10,158.57	15,754.19	21,708.68
EGRESOS GENERALES	12,833.88	3,549.57	6,851.42	10,040.61	13,203.78	3,237.24	6,638.35	10,078.60	13,631.35
UTILIDAD ANTES DE PROVISIONES	5,546.31	1,759.91	3,142.47	4,611.18	6,628.02	1,622.87	3,520.21	5,675.59	8,077.32
UTILIDAD DEL PERIODO	2,648.60	1,522.78	2,613.08	3,446.13	4,701.81	633.46	1,909.68	3,103.00	4,002.43
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	4,297.63	4,370.89	3,520.48	4,046.04	3,869.52	3,774.51	4,621.43	5,410.71	5,424.55
TOTAL PROVISIONES PARA PRESTAMOS	2,969.56	3,958.05	2,332.52	2,897.75	2,668.90	3,089.28	3,273.25	3,421.31	3,791.48
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.54	1.53	1.18	1.26	1.11	1.03	1.20	1.35	1.32
PROVISIONES / PRESTAMOS VENCIDOS (%)	69.10	90.55	66.26	71.62	68.97	81.85	70.83	63.23	69.89
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.06	1.39	0.78	0.90	0.76	0.84	0.85	0.85	0.92
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.66	11.25	11.10	10.63	10.04	10.87	10.66	10.45	10.11
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.27	12.01	11.74	11.26	10.76	11.65	11.49	11.28	11.22
PATRIMONIO / PRESTAMOS TOTALES (%)	13.43	14.65	14.29	13.52	12.75	13.71	13.38	13.13	13.06
INDICE DE ADECUACION DE CAPITAL	11.80	13.13	12.69	12.12	11.41	12.94	12.50	12.35	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	3.14	5.26	4.14	4.05	5.89	5.89	6.73	7.02	9.85
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	2.59	4.35	3.46	3.44	4.81	4.76	5.40	5.47	7.66
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	21.56	25.64	24.32	22.61	23.73	23.21	23.06	23.80	26.18
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	1.92	1.56	1.31	1.26	0.65	0.94	0.97	0.90
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.80	1.77	1.46	1.22	1.18	0.61	0.88	0.91	0.82
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.71	15.86	13.31	11.48	11.47	5.51	8.10	8.60	8.15
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.59	7.06	6.88	6.77	6.63	7.38	7.34	7.19	7.03
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.19	3.47	3.43	3.40	3.36	3.89	3.85	3.79	3.75
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.41	3.58	3.46	3.37	3.27	3.50	3.49	3.40	3.28
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.82	66.85	68.56	68.53	66.58	66.61	65.35	63.97	62.79
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.57	3.13	2.51	2.19	2.05	1.50	1.51	1.53	1.58
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	138.00	142.00	144.00	149.00	147.00	154.00	152.00	156.00	156.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00
PRESTAMOS / EMPLEADOS	2,022.52	2,006.51	2,075.82	2,154.03	2,373.99	2,382.42	2,536.25	2,577.54	2,635.69
DEPOSITOS TOTALES / EMPLEADOS	2,102.52	2,158.60	2,235.11	2,323.93	2,459.38	2,425.54	2,553.52	2,524.55	2,647.86
UTILIDAD NETA / EMPLEADOS	19.19	10.72	18.15	23.13	31.99	4.11	12.56	19.89	25.66
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.11	17.22	16.96	18.36	26.07	24.69	25.69	23.82	19.84
PRESTAMOS (%)	19.30	20.94	18.71	21.82	25.03	28.77	28.97	25.28	17.82

LOCALES (%)	30.32	27.14	25.69	23.84	19.70	16.31	16.42	15.73	16.30
EXTRANJEROS (%)	(21.47)	(12.61)	(15.98)	10.58	57.77	126.74	122.31	84.80	24.93
DEPOSITOS (%)	11.61	16.96	19.91	22.02	24.60	21.86	20.59	13.74	14.26
LOCALES (%)	14.78	20.15	25.05	26.93	21.55	17.93	11.52	9.62	29.89
EXTRANJEROS (%)	9.76	15.10	16.82	19.07	26.45	24.26	26.40	16.36	5.13
PATRIMONIO (%)	20.11	18.97	19.23	18.27	18.73	20.51	20.74	21.72	20.68
UTILIDAD NETA (%)	14.16	96.47	199.44	105.20	77.52	(58.40)	(26.92)	(9.96)	(14.87)
CLASIFICACION PRESTAMOS									
NORMAL	277,061.95	283,390.04	296,507.44	318,958.42	346,763.53	364,220.08	382,676.35	396,115.07	407,292.02
MENCION ESPECIAL	432.46	775.36	1,114.96	814.72	948.64	1,806.95	1,261.08	3,517.72	1,731.12
SUBNORMAL	380.98	224.86	634.26	437.35	368.00	141.03	910.23	1,294.18	788.64
DUDOSO	618.44	705.75	928.96	781.20	787.34	824.60	918.94	1,325.09	1,097.46
IRRECUPERABLE	3,583.57	3,786.03	2,065.11	2,856.47	2,778.43	2,988.59	3,017.38	3,266.20	4,050.56
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	7.24	7.32	7.20	7.09	7.07	7.36	7.32	7.42	7.27
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	5.08	5.03	5.06	5.00	5.08	5.15	5.20	5.26	5.32
PRESTAMO PERSONAL AUTO	6.75	6.93	7.02	6.97	6.98	7.27	7.26	7.27	7.53
PRESTAMO PERSONAL	8.57	8.59	8.68	8.69	8.70	8.70	8.70	8.73	8.91
TARJETA DE CREDITO	17.51	17.80	18.53	18.20	17.67	17.32	17.37	15.93	15.34
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.08	4.01	4.05	4.12	4.25	4.24	4.29	4.24	4.19
PERSONA JURIDICA	4.13	4.14	4.27	4.29	4.41	4.43	4.47	4.45	4.48