

BANISTMO, 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	9,522,651.74	9,535,913.86	9,404,116.51	9,528,665.77	9,634,121.86	9,738,407.88	9,888,736.04	9,901,531.08	10,137,578.14
ACTIVOS LIQUIDOS	794,755.47	721,326.70	651,872.06	736,745.77	873,248.50	651,117.62	736,530.37	737,583.85	899,370.57
TOTAL DE PRESTAMOS	7,217,678.18	7,165,815.40	7,115,797.17	7,104,242.32	7,068,990.22	7,200,119.53	7,280,847.14	7,224,808.00	7,186,212.33
LOCALES	6,852,883.00	6,828,430.73	6,804,466.60	6,810,269.20	6,774,005.83	6,907,650.64	7,020,166.89	6,956,674.69	6,890,572.15
EXTRANJEROS	364,795.18	337,384.67	311,330.57	293,973.12	294,984.39	292,468.89	260,680.24	268,133.31	295,640.18
TOTAL DE INVERSIONES	1,125,489.64	1,230,958.09	1,205,426.85	1,243,531.68	1,244,324.69	1,301,672.42	1,278,344.33	1,333,542.62	1,489,504.59
TOTAL DE DEPOSITOS	7,065,600.34	7,164,254.10	7,006,272.04	6,754,991.53	6,711,814.07	6,796,842.14	6,888,444.36	6,906,489.15	7,170,510.32
LOCALES	6,420,144.73	6,515,257.45	6,352,639.25	6,217,955.21	6,292,403.65	6,312,940.42	6,439,147.96	6,435,383.60	6,686,528.63
DEPOSITOS DE OFICIALES	5,426.36	294.62	486.09	456.03	429.35	386.72	20,370.93	20,186.46	20,786.96
DEPOSITOS DE PARTICULARES	6,078,079.14	6,173,794.02	6,049,708.41	5,877,564.24	5,991,903.70	5,998,095.55	6,015,618.22	6,053,362.85	6,341,686.60
DEPOSITOS DE BANCOS	336,639.23	341,168.81	302,444.75	339,934.94	300,070.59	314,458.15	403,158.81	361,834.28	324,055.08
EXTRANJEROS	645,455.61	648,996.65	653,632.79	537,036.32	419,410.42	483,901.73	449,296.40	471,105.56	483,981.69
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	259,274.19	262,351.21	276,993.53	258,661.51	244,703.07	298,774.47	279,708.35	288,746.81	299,289.30
DEPOSITOS DE BANCOS	386,181.42	386,645.44	376,639.26	278,374.81	174,707.35	185,127.25	169,588.04	182,358.75	184,692.39
PATRIMONIO TOTAL	1,068,102.94	1,000,707.54	1,003,840.05	1,017,194.19	1,034,870.99	1,042,278.14	1,073,964.61	1,093,142.01	1,080,684.15
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	9,383,576.60	9,431,260.81	9,400,472.82	9,748,363.84	9,578,386.80	9,637,160.87	9,646,426.27	9,715,098.42	9,885,850.00
ACTIVOS GENERADORES DE INGRESOS	8,122,648.77	8,262,614.00	8,241,435.38	8,391,329.51	8,328,241.36	8,449,282.72	8,440,207.75	8,453,062.31	8,494,515.91
TOTAL DE PRESTAMOS	7,088,287.83	7,136,605.94	7,161,231.74	7,200,760.41	7,143,334.20	7,182,967.46	7,198,322.15	7,164,525.16	7,127,601.27
TOTAL DE INVERSIONES	1,034,360.94	1,126,008.06	1,080,203.65	1,190,569.10	1,184,907.17	1,266,315.26	1,241,885.59	1,288,537.15	1,366,914.64
PATRIMONIO TOTAL	1,023,393.28	997,873.92	1,011,863.65	1,026,737.02	1,051,486.96	1,021,492.84	1,038,902.33	1,055,168.10	1,057,777.57
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	475,959.60	123,396.66	252,860.44	385,226.34	517,362.06	133,062.12	269,873.44	407,580.23	544,326.09
EGRESOS DE OPERACIONES	224,309.19	57,171.08	115,356.82	176,024.74	240,073.62	66,089.28	133,071.42	201,638.08	273,725.06
INGRESO NETO DE INTERESES	251,650.42	66,225.58	137,503.62	209,201.60	277,288.44	66,972.83	136,802.02	205,942.15	270,601.03

OTROS INGRESOS	155,621.94	31,657.27	70,811.77	107,523.02	147,928.86	33,422.92	70,577.50	109,227.35	147,106.95
INGRESO DE OPERACIONES	407,272.36	97,882.85	208,315.39	316,724.62	425,217.31	100,395.75	207,379.52	315,169.50	417,707.99
EGRESOS GENERALES	241,787.99	55,409.93	113,532.90	170,761.33	228,198.00	53,917.39	109,306.89	167,510.40	219,758.04
UTILIDAD ANTES DE PROVISIONES	165,484.37	42,472.92	94,782.49	145,963.29	197,019.31	46,478.36	98,072.63	147,659.10	197,949.94
UTILIDAD DEL PERIODO	75,553.58	22,324.56	44,829.55	69,508.59	85,724.01	24,223.29	53,835.06	72,630.76	58,737.30
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	160,992.18	182,794.87	206,800.33	200,329.38	178,228.93	188,119.17	186,189.54	212,547.70	211,249.79
TOTAL PROVISIONES PARA PRESTAMOS	84,205.38	189,083.02	209,021.43	215,165.20	219,748.94	222,126.97	227,316.97	238,781.71	273,886.79
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.23	2.55	2.91	2.82	2.52	2.61	2.56	2.94	2.94
PROVISIONES / PRESTAMOS VENCIDOS (%)	52.30	103.44	101.07	107.41	123.30	118.08	122.09	112.34	129.65
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.17	2.64	2.94	3.03	3.11	3.09	3.12	3.31	3.81
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.22	10.49	10.67	10.68	10.74	10.70	10.86	11.04	10.66
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.80	11.92	12.06	12.19	12.45	12.26	12.55	12.77	12.46
PATRIMONIO / PRESTAMOS TOTALES (%)	14.80	13.97	14.11	14.32	14.64	14.48	14.75	15.13	15.04
INDICE DE ADECUACION DE CAPITAL	15.26	13.78	13.76	13.51	14.06	13.90	14.33	14.54	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.25	10.07	9.30	10.91	13.01	9.58	10.69	10.68	12.54
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	8.35	7.56	6.93	7.73	9.06	6.69	7.45	7.45	8.87
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	27.18	27.25	26.51	29.32	31.55	28.73	29.25	29.99	33.32
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.93	1.08	1.09	1.10	1.03	1.15	1.28	1.15	0.69
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.81	0.95	0.95	0.95	0.89	1.01	1.12	1.00	0.59
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	7.38	8.95	8.86	9.03	8.15	9.49	10.36	9.18	5.55
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.86	5.97	6.14	6.12	6.21	6.30	6.39	6.43	6.41
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.77	2.80	2.80	2.88	3.13	3.15	3.18	3.22
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.10	3.21	3.34	3.32	3.33	3.17	3.24	3.25	3.19
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	59.37	56.61	54.50	53.91	53.67	53.70	52.71	53.15	52.61
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.92	1.53	1.72	1.71	1.78	1.58	1.67	1.72	1.73
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	2,163.00	2,181.00	2,185.00	2,180.00	2,178.00	2,172.00	2,200.00	2,218.00	2,208.00
NUMERO DE SUCURSALES	44.00	44.00	44.00	44.00	44.00	44.00	44.00	43.00	43.00
PRESTAMOS / EMPLEADOS	3,336.88	3,285.56	3,256.66	3,258.83	3,245.63	3,314.97	3,309.48	3,257.35	3,254.63
DEPOSITOS TOTALES / EMPLEADOS	3,266.57	3,284.85	3,206.53	3,098.62	3,081.64	3,129.30	3,131.11	3,113.84	3,247.51
UTILIDAD NETA / EMPLEADOS	34.93	10.24	20.52	31.88	39.36	11.15	24.47	32.75	26.60
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	3.01	2.24	0.08	(4.41)	1.17	2.12	5.15	3.91	5.23
PRESTAMOS (%)	3.72	0.82	(1.26)	(2.65)	(2.06)	0.48	2.32	1.70	1.66

LOCALES (%)	5.25	1.94	(0.61)	(1.89)	(1.15)	1.16	3.17	2.15	1.72
EXTRANJEROS (%)	(18.60)	(17.50)	(13.64)	(17.37)	(19.14)	(13.31)	(16.27)	(8.79)	0.22
DEPOSITOS (%)	4.36	3.07	1.39	(3.19)	(5.01)	(5.13)	(1.68)	2.24	6.83
LOCALES (%)	4.03	3.72	1.90	(1.96)	(1.99)	(3.11)	1.36	3.50	6.26
EXTRANJEROS (%)	7.71	(3.05)	(3.34)	(15.47)	(35.02)	(25.44)	(31.26)	(12.28)	15.40
PATRIMONIO (%)	9.14	0.57	(1.57)	(1.84)	(3.11)	4.15	6.99	7.47	4.43
UTILIDAD NETA (%)	103.87	42.57	13.66	36.35	13.46	8.51	20.09	4.49	(31.48)
CLASIFICACION PRESTAMOS									
NORMAL	6,823,012.54	6,919,874.09	6,768,602.30	6,829,575.80	6,755,495.37	6,759,769.01	6,955,645.77	6,737,738.64	6,375,642.79
MENCION ESPECIAL	283,152.40	228,871.70	294,228.29	229,420.32	247,725.19	384,388.40	308,237.05	412,277.59	786,540.30
SUBNORMAL	64,189.64	77,031.64	81,325.33	80,031.31	78,079.33	75,031.66	80,746.96	95,734.56	62,952.97
DUDOSO	76,010.27	72,286.59	122,043.22	84,337.61	132,564.36	111,246.82	72,822.04	124,328.13	123,474.13
IRRECUPERABLE	55,518.70	56,834.40	58,619.46	96,042.48	74,874.90	91,810.60	90,712.29	93,510.79	111,488.93
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.80	6.01	6.03	6.01	6.31	6.35	6.04	5.83	5.78
AL POR MENOR	6.29	6.30	6.44	6.50	6.68	6.72	7.18	7.11	7.02
CONSUMO									
VIVIENDA HIPOTECARIA	5.54	5.52	5.53	5.59	5.58	5.58	5.59	5.59	5.59
PRESTAMO PERSONAL AUTO	6.72	6.71	6.72	6.82	6.91	6.96	7.01	7.09	7.15
PRESTAMO PERSONAL	9.83	9.85	9.93	9.97	9.95	9.90	9.84	9.80	9.80
TARJETA DE CREDITO	20.24	20.16	20.02	17.96	19.66	19.60	19.57	19.39	19.36
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.27	3.29	3.30	3.32	3.34	3.38	3.42	3.47	3.50
PERSONA JURIDICA	3.37	3.39	3.43	3.42	3.50	3.53	3.56	3.60	3.64