

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2017 A DICIEMBRE 2018
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	29,434.96	68.07%	43,240.15	53,529.25	88,291.80	95,965.11	39,666.21	59,329.73	50,787.21	49,270.62	48,546.79	49,269.85	51,744.04	58,253.97	72,675.11
Depositos Locales en Bancos	41,547.77	431.67%	9,624.91	9,861.31	22,930.18	12,394.07	19,108.54	22,432.75	19,971.58	18,801.89	22,886.39	20,477.80	32,454.07	35,054.08	51,172.68
A la Vista	(1,252.23)	(23.08%)	5,424.91	5,661.31	4,730.18	5,194.07	7,908.54	5,232.75	4,271.58	6,801.89	6,886.39	3,477.80	5,454.07	4,054.08	4,172.68
A Plazo	42,800.00	1,019.05%	4,200.00	4,200.00	18,200.00	7,200.00	11,200.00	17,200.00	15,700.00	12,000.00	16,000.00	17,000.00	27,000.00	31,000.00	47,000.00
Depositos Extranjeros en Bancos	(11,937.02)	(35.82%)	33,324.37	43,416.09	65,197.75	83,298.28	20,246.80	36,531.88	30,473.73	30,140.43	25,387.74	28,517.75	18,959.99	22,877.59	21,387.35
A la Vista	8,949.92	71.96%	12,437.43	18,294.26	22,982.58	59,048.67	18,206.57	36,531.88	30,473.73	30,140.43	25,387.74	28,517.75	18,959.99	22,877.59	21,387.35
A Plazo	(20,886.94)	(100.00%)	20,886.94	25,121.82	42,215.18	24,249.61	2,040.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(175.79)	(60.43%)	290.88	251.85	163.87	272.76	310.87	365.10	341.90	328.30	272.66	274.30	329.97	322.30	115.09
CARTERA CREDITICIA	(36,424.54)	(27.56%)	132,150.30	126,441.01	100,601.96	93,228.18	85,572.71	89,827.40	92,010.26	98,850.61	97,532.45	95,019.30	96,067.57	95,451.95	95,725.76
Locales	12,607.22	21.67%	58,171.91	58,843.54	59,359.74	61,943.73	61,384.71	66,557.42	68,994.47	70,592.10	70,507.42	69,267.80	68,299.53	72,039.83	70,779.13
Extranjero	(48,492.86)	(65.33%)	74,225.46	67,774.03	41,424.54	31,695.71	24,454.89	23,646.45	23,459.50	28,972.26	27,731.01	27,733.29	29,843.24	25,805.20	25,732.60
Menos Provisiones	538.89	218.11%	247.08	176.56	182.32	411.27	266.90	376.47	443.70	713.74	705.98	1,981.79	2,075.20	2,393.07	785.97
Locales	565.98	336.98%	167.96	111.66	118.37	364.41	213.86	330.06	400.96	659.45	647.38	1,919.55	2,008.17	2,338.92	733.94
Extranjero	(27.09)	(34.24%)	79.12	64.90	63.94	46.86	53.04	46.41	42.75	54.29	58.59	62.24	67.02	54.15	52.03
INVERSIONES EN VALORES	20,616.23	67.21%	30,675.95	30,600.39	30,202.70	30,225.47	34,829.17	34,776.72	34,641.04	39,880.61	39,810.99	43,892.92	43,864.05	48,934.43	51,292.17
Locales	11,775.06	231.01%	5,097.20	5,092.12	5,029.28	4,981.81	4,941.63	4,879.73	4,860.41	9,901.46	9,886.97	14,454.32	14,450.39	14,446.32	16,872.25
Extranjero	8,944.16	34.97%	25,578.75	25,508.27	25,173.42	25,243.66	29,887.54	29,896.99	29,780.63	29,979.15	29,924.02	29,494.43	29,470.31	34,548.11	34,522.91
Menos Provisiones	102.99	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55.83	56.64	60.00	102.99
Locales	10.04	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.84	6.91	8.68	10.04
Extranjero	92.95	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.99	49.73	51.32	92.95
OTROS ACTIVOS	540.65	12.35%	4,376.10	4,648.80	5,024.32	5,390.65	4,909.05	4,846.18	4,762.14	4,953.41	4,923.49	5,101.51	5,280.10	5,146.16	4,916.75
Locales	587.79	15.25%	3,854.29	4,103.68	4,348.35	4,557.91	4,265.45	4,468.34	4,361.95	4,327.64	4,191.88	4,169.38	4,626.47	4,726.76	4,442.09
Extranjero	(47.14)	(9.03%)	521.80	545.11	675.97	832.74	643.59	377.84	400.20	625.76	731.61	932.13	653.63	419.40	474.66
TOTAL DE ACTIVOS	14,167.31	6.73%	210,442.49	215,219.45	224,120.79	224,809.41	164,977.13	188,780.04	182,200.65	192,955.25	190,813.72	193,283.58	196,955.76	207,786.50	224,609.80
DEPOSITOS	17,192.71	9.63%	178,466.05	182,909.28	192,000.06	193,180.81	132,860.48	154,946.33	150,198.03	160,142.75	158,881.80	163,278.05	165,292.06	177,599.77	195,658.76
Locales	44,292.09	470.13%	9,421.27	12,067.49	14,150.41	11,370.21	12,438.28	11,766.15	10,543.63	11,515.31	12,557.39	14,771.16	15,238.28	13,242.49	53,713.36

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	44,292.09	470.13%	9,421.27	12,067.49	14,150.41	11,370.21	12,438.28	11,766.15	10,543.63	11,515.31	12,557.39	14,771.16	15,238.28	13,242.49	53,713.36
A la Vista	4,297.53	82.90%	5,183.98	6,640.92	9,221.60	8,857.19	9,858.78	9,219.95	7,786.15	8,723.88	8,744.71	10,339.10	10,774.79	8,471.60	9,481.50
A Plazo	40,824.52	1,492.67%	2,735.00	3,827.52	3,912.52	1,912.52	1,912.52	1,912.52	2,112.52	2,212.52	3,212.52	3,909.52	3,909.52	4,309.52	43,559.52
De Ahorros	(829.96)	(55.25%)	1,502.29	1,599.05	1,016.29	600.50	666.98	633.68	644.95	578.90	600.16	522.53	553.97	461.36	672.34
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(27,099.38)	(16.03%)	169,044.78	170,841.78	177,849.65	181,810.59	120,422.20	143,180.18	139,654.40	148,627.44	146,324.41	148,506.89	150,053.78	164,357.29	141,945.39
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(11,099.38)	(8.04%)	138,044.78	139,841.78	146,849.65	150,810.59	89,422.20	117,180.18	113,654.40	128,627.44	126,324.41	133,506.89	135,053.78	149,357.29	126,945.39
A la Vista	285.53	1.82%	15,679.61	13,819.15	13,620.69	15,866.29	14,313.61	20,379.83	13,139.59	18,570.66	11,700.23	12,612.41	12,323.12	12,822.09	15,965.14
A Plazo	(26,689.11)	(24.41%)	109,335.96	113,691.01	114,716.89	115,242.85	61,242.85	68,242.85	72,682.85	73,182.85	81,982.85	82,272.85	95,753.52	109,180.18	82,646.85
De Ahorros	15,304.20	117.46%	13,029.21	12,331.63	18,512.07	19,701.45	13,865.74	28,557.49	27,831.96	36,873.92	32,641.32	38,621.63	26,977.13	27,355.01	28,333.40
De Bancos	(16,000.00)	(51.61%)	31,000.00	31,000.00	31,000.00	31,000.00	31,000.00	26,000.00	26,000.00	20,000.00	20,000.00	15,000.00	15,000.00	15,000.00	15,000.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	(16,000.00)	(51.61%)	31,000.00	31,000.00	31,000.00	31,000.00	31,000.00	26,000.00	26,000.00	20,000.00	20,000.00	15,000.00	15,000.00	15,000.00	15,000.00
OBLIGACIONES	1,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	1,000.00
Locales	1,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	0.00	1,000.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	288.09	31.40%	917.36	1,150.70	1,255.64	885.17	1,041.82	3,181.49	1,441.06	2,198.21	1,247.01	902.46	1,575.70	1,419.28	1,205.46
Locales	157.94	21.15%	746.95	865.99	863.06	609.43	637.38	2,640.85	1,030.01	1,650.61	727.40	764.41	1,274.42	955.62	904.89
Extranjero	130.15	76.37%	170.42	284.72	392.58	275.74	404.44	540.65	411.05	547.60	519.61	138.06	301.28	463.66	300.57
PATRIMONIO	(4,313.50)	(13.89%)	31,059.08	31,159.47	30,865.09	30,743.44	31,074.84	30,652.22	30,561.56	30,614.30	30,684.91	29,103.07	29,088.00	28,767.45	26,745.58
Capital	0.00	0.00%	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	2,090.11	2,274.98	2,331.39	2,135.83	2,135.61	2,140.65	2,172.06	2,143.73	2,144.46	2,090.11	3,623.50	4,105.21	2,090.11
Provisiones Dinámicas	0.00	0.00%	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11	2,090.11
Otras Reservas	0.00	0.00%	0.00	184.87	241.28	45.72	45.50	50.54	81.95	53.62	54.35	0.00	1,533.39	2,015.10	0.00

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	551.01	(20.42%)	(2,698.04)	(2,140.40)	(2,210.07)	(2,140.40)	(2,140.40)	(2,140.40)	(2,173.96)	(2,140.40)	(2,140.40)	(2,140.40)	(3,680.42)	(4,162.14)	(2,147.03)
Utilidad de Periodo	(3,865.80)	(578.45%)	668.30	78.73	172.65	131.12	438.71	411.21	430.53	235.36	346.67	(846.63)	(855.07)	(1,175.63)	(3,197.50)
Ganancia o Perdida en Valores Disponible para la Venta	(998.71)	(100.00%)	998.71	946.16	571.12	616.89	640.92	240.77	132.93	375.60	334.17	0.00	0.00	0.00	0.00
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	14,167.31	6.73%	210,442.49	215,219.45	224,120.79	224,809.41	164,977.13	188,780.04	182,200.65	192,955.25	190,813.72	193,283.58	196,955.76	207,786.50	224,609.80