

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	45,264.86	61.08%	74,111.90	63,490.71	51,553.09	53,043.43	101,757.68	78,773.75	55,212.77	67,429.53	60,762.23	69,461.03	98,524.74	115,192.90	119,376.76
Depositos Locales en Bancos	(9,803.93)	(40.87%)	23,989.52	18,898.13	13,342.35	13,625.47	5,550.89	6,511.90	9,756.92	9,937.06	4,776.11	5,033.47	10,212.79	10,775.45	14,185.58
A la Vista	(3,203.93)	(30.84%)	10,389.52	8,898.13	3,342.35	3,625.47	5,550.89	6,511.90	4,756.92	4,937.06	4,776.11	5,033.47	5,212.79	5,775.45	7,185.58
A Plazo	(6,600.00)	(48.53%)	13,600.00	10,000.00	10,000.00	10,000.00	0.00	0.00	5,000.00	5,000.00	0.00	0.00	5,000.00	5,000.00	7,000.00
Depositos Extranjeros en Bancos	55,069.28	110.94%	49,639.71	44,018.14	37,770.34	38,929.09	95,767.42	71,730.91	44,819.88	56,937.13	55,394.14	63,875.24	87,805.15	103,939.66	104,708.99
A la Vista	55,069.28	110.94%	49,639.71	44,018.14	37,770.34	38,929.09	95,767.42	71,730.91	44,819.88	56,937.13	55,394.14	63,875.24	87,805.15	103,939.66	104,708.99
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
Menos Provisiones	(5.13)	(100.00%)	5.13	3.58	2.45	1.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	(5.13)	(100.00%)	5.13	3.58	2.45	1.21	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	(5.61)	(1.15%)	487.80	578.01	442.85	490.07	439.36	530.93	635.97	555.34	591.98	552.32	506.81	477.79	482.19
CARTERA CREDITICIA	120,842.62	129.27%	93,479.09	92,389.44	106,408.74	109,071.66	112,762.51	114,089.63	115,587.36	119,605.81	129,464.85	130,608.06	165,183.49	174,204.40	214,321.71
Locales	(4,015.93)	(6.00%)	66,978.13	65,647.42	73,842.50	72,804.25	71,255.19	71,578.98	69,499.05	68,418.73	65,894.62	59,733.62	61,471.80	62,565.60	62,962.20
Extranjero	124,536.27	434.53%	28,660.13	28,533.37	34,406.79	38,087.38	43,497.68	44,496.63	47,594.00	52,712.73	65,168.18	72,286.72	105,484.09	113,387.90	153,196.39
Menos Provisiones	(322.28)	(14.93%)	2,159.17	1,791.35	1,840.56	1,819.97	1,990.36	1,985.98	1,505.70	1,525.65	1,597.96	1,412.28	1,772.40	1,749.10	1,836.89
Locales	(488.50)	(27.46%)	1,778.94	1,613.68	1,654.11	1,648.54	1,821.83	1,841.50	1,370.72	1,369.96	1,372.32	1,202.88	1,350.31	1,297.25	1,290.43
Extranjero	166.22	43.72%	380.23	177.67	186.45	171.43	168.53	144.48	134.97	155.69	225.64	209.40	422.09	451.85	546.46
INVERSIONES EN VALORES	40,201.85	59.99%	67,013.24	66,996.15	65,397.60	63,358.71	65,872.79	72,286.03	72,729.46	71,444.01	70,154.37	70,064.71	72,977.40	100,974.72	107,215.09
Locales	(4,090.81)	(9.95%)	41,107.12	41,109.67	40,111.79	38,054.77	38,055.31	38,055.94	38,496.50	38,494.57	37,207.43	37,147.16	37,145.21	37,143.27	37,016.31
Extranjero	44,491.19	170.88%	26,036.28	26,029.72	25,414.49	25,407.97	27,934.93	34,424.20	34,418.12	33,138.22	33,131.96	33,125.67	36,043.24	64,096.94	70,527.46
Menos Provisiones	198.53	152.53%	130.16	143.24	128.68	104.03	117.46	194.11	185.16	188.77	185.02	208.11	211.05	265.49	328.69
Locales	16.98	33.89%	50.10	65.11	68.19	69.95	69.52	62.51	57.36	73.60	57.53	79.86	80.81	83.01	67.08
Extranjero	181.55	226.76%	80.06	78.13	60.48	34.08	47.94	131.59	127.80	115.17	127.49	128.25	130.24	182.48	261.61
OTROS ACTIVOS	596.72	4.34%	13,734.37	14,155.94	15,005.86	14,785.78	14,280.24	15,860.89	14,623.12	14,694.32	15,681.47	17,546.55	14,165.40	14,875.70	14,331.09
Locales	(134.46)	(1.01%)	13,288.18	13,667.65	14,368.13	13,989.23	13,834.37	15,350.46	13,971.74	13,899.57	14,702.42	16,588.55	13,544.88	14,047.43	13,153.73
Extranjero	731.18	163.87%	446.19	488.29	637.73	796.55	445.87	510.42	651.38	794.75	979.06	958.01	620.52	828.27	1,177.36
TOTAL DE ACTIVOS	206,906.04	83.32%	248,338.60	237,032.23	238,365.28	240,259.59	294,673.22	281,010.31	258,152.71	273,173.67	276,062.92	287,680.35	350,851.04	405,247.71	455,244.64
DEPOSITOS	186,340.34	85.99%	216,693.80	205,135.11	206,444.69	208,484.75	261,778.78	244,377.34	214,221.79	229,494.15	232,049.51	242,268.49	298,142.44	351,601.22	403,034.14
Locales	4,316.39	13.17%	32,786.87	34,132.96	21,017.08	17,159.89	19,377.46	25,275.79	20,998.89	20,044.34	26,271.37	32,637.96	32,734.41	35,157.45	37,103.26

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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	4,316.39	13.17%	32,786.87	34,132.96	21,017.08	17,159.89	19,377.46	25,275.79	20,998.89	20,044.34	26,271.37	32,637.96	32,734.41	35,157.45	37,103.26
A la Vista	7,827.43	118.44%	6,608.72	7,564.67	13,227.45	9,142.38	10,420.53	15,021.40	10,650.59	10,599.87	7,451.04	12,148.64	10,738.13	11,913.94	14,436.16
A Plazo	(1,465.82)	(9.21%)	15,913.13	15,936.11	4,090.04	4,097.80	4,001.10	4,003.73	4,008.84	3,822.09	14,288.01	14,305.58	14,323.93	14,391.50	14,447.31
De Ahorros	(2,045.22)	(19.92%)	10,265.01	10,632.18	3,699.59	3,919.71	4,955.83	6,250.66	6,339.46	5,622.38	4,532.31	6,183.74	7,672.34	8,852.01	8,219.79
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	182,023.94	98.98%	183,906.93	171,002.15	185,427.61	191,324.85	242,401.32	219,101.55	193,222.90	209,449.81	205,778.14	209,630.53	265,408.04	316,443.77	365,930.87
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	182,023.94	98.98%	183,906.93	171,002.15	185,427.61	191,324.85	242,401.32	219,101.55	193,222.90	209,449.81	205,778.14	209,630.53	265,408.04	316,443.77	365,930.87
A la Vista	18,051.38	46.88%	38,502.68	34,001.99	35,407.23	31,428.34	85,725.89	44,743.09	36,333.67	45,780.23	37,534.69	36,660.98	42,045.74	51,320.37	56,554.07
A Plazo	128,299.07	104.04%	123,313.36	125,512.17	136,810.18	139,310.18	143,198.88	142,798.77	142,283.77	142,633.77	148,565.77	155,510.08	197,653.69	230,628.96	251,612.43
De Ahorros	35,673.49	161.49%	22,090.88	11,487.99	13,210.20	20,586.33	13,476.55	31,559.69	14,605.45	21,035.81	19,677.68	17,459.48	25,708.61	34,494.44	57,764.37
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
OBLIGACIONES	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 PASIVOS	(319.76)	(9.82%)	3,255.10	3,196.45	3,178.03	2,879.71	4,029.12	7,583.77	4,694.24	4,269.01	4,546.98	5,932.57	3,618.81	4,450.26	2,935.34
Locales	(769.53)	(25.17%)	3,056.94	2,807.43	2,624.39	2,361.28	3,307.79	6,665.28	3,992.41	3,366.02	3,533.27	5,212.48	2,671.31	3,590.25	2,287.40
Extranjero	449.78	226.97%	198.16	389.03	553.64	518.43	721.34	918.49	701.83	902.98	1,013.70	720.09	947.50	860.01	647.94
PATRIMONIO	20,885.46	73.57%	28,389.70	28,700.67	28,742.56	28,895.13	28,865.32	29,049.19	39,236.69	39,410.51	39,466.44	39,479.30	49,089.79	49,196.23	49,275.16
Capital	20,000.00	66.67%	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	40,000.00	40,000.00	40,000.00	40,000.00	50,000.00	50,000.00	50,000.00
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	2,330.41	92.48%	2,519.96	3,256.27	3,247.37	3,412.36	3,348.17	3,189.27	3,364.67	3,518.91	3,390.34	3,544.59	3,144.95	3,016.29	4,850.37
Provisiones Dinámicas	1,719.16	82.25%	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	2,205.90	2,205.90	2,205.90	3,809.27
Otras Reservas	611.26	142.20%	429.85	1,166.17	1,157.26	1,322.25	1,258.06	1,099.16	1,274.56	1,428.80	1,300.23	1,338.68	939.04	810.38	1,041.10

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(1,492.65)	29.87%	(4,997.55)	(4,866.58)	(4,857.67)	(5,022.66)	(4,958.47)	(4,799.58)	(5,004.50)	(5,158.74)	(5,030.17)	(5,184.42)	(4,784.78)	(4,656.12)	(6,490.20)
Utilidad de Periodo	47.70	5.50%	867.28	310.97	352.86	505.43	475.62	659.50	876.52	1,050.34	1,106.27	1,119.13	729.62	836.06	914.99
Ganancia o Perdida en Valores Disponibles para la Venta	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
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	206,906.04	83.32%	248,338.60	237,032.23	238,365.28	240,259.59	294,673.22	281,010.31	258,152.71	273,173.67	276,062.92	287,680.35	350,851.04	405,247.71	455,244.64