

**BI-BANK, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	29,753.72	24.92%	119,376.76	151,197.25	151,484.06	116,047.45	131,276.26	220,676.63	163,009.46	102,399.37	75,919.84	102,742.24	111,404.45	88,807.05	149,130.47
Depositos Locales en Bancos	46,368.56	326.87%	14,185.58	12,327.11	16,503.24	14,132.63	13,619.57	42,619.22	39,513.15	30,090.28	33,156.63	42,709.06	72,007.82	67,126.40	60,554.14
A la Vista	10,368.56	144.30%	7,185.58	5,327.11	7,503.24	5,132.63	4,619.57	13,619.22	5,513.15	6,090.28	9,156.63	5,709.06	25,007.82	19,126.40	17,554.14
A Plazo	36,000.00	514.29%	7,000.00	7,000.00	9,000.00	9,000.00	9,000.00	29,000.00	34,000.00	24,000.00	24,000.00	37,000.00	47,000.00	48,000.00	43,000.00
Depositos Extranjeros en Bancos	(16,632.92)	(15.88%)	104,708.99	138,409.51	134,463.53	101,321.09	117,136.26	177,464.06	123,056.56	71,828.47	42,288.51	59,558.80	38,874.52	21,134.19	88,076.07
A la Vista	(17,949.38)	(17.14%)	104,708.99	138,409.51	134,463.53	101,321.09	117,136.26	177,464.06	123,056.56	71,828.47	42,288.51	59,558.80	38,874.52	21,134.19	86,759.60
A Plazo	1,316.46	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	1,316.46
Menos Provisiones	0.83	0.00%	0.00	0.00	0.00	0.00	0.00	3.16	2.64	2.11	1.57	1.05	0.52	0.54	0.83
Locales	0.83	0.00%	0.00	0.00	0.00	0.00	0.00	3.16	2.64	2.11	1.57	1.05	0.52	0.54	0.83
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	18.91	3.92%	482.19	460.64	517.29	593.73	520.42	596.50	442.39	482.72	476.26	475.44	522.64	546.99	501.09
<b>CARTERA CREDITICIA</b>	375,623.65	175.39%	214,160.97	211,937.57	277,128.55	333,190.79	337,939.58	367,877.98	420,746.15	464,620.75	511,738.29	515,073.60	566,152.22	583,247.13	589,784.62
Locales	160,291.32	254.58%	62,962.20	70,844.46	60,508.84	65,813.04	66,916.98	78,176.03	91,204.53	121,298.68	131,570.42	133,785.56	186,628.16	222,422.94	223,253.53
Extranjero	216,202.23	141.13%	153,196.39	143,086.70	218,871.10	269,665.68	273,386.22	292,104.03	332,133.32	345,993.13	382,950.93	384,071.36	382,382.60	363,755.78	369,398.62
Menos Provisiones	869.90	43.55%	1,997.63	1,993.59	2,251.39	2,287.92	2,363.61	2,402.07	2,591.70	2,671.06	2,783.05	2,783.33	2,858.54	2,931.59	2,867.53
Locales	260.83	17.97%	1,451.17	1,479.25	1,480.75	1,439.38	1,513.72	1,519.24	1,616.60	1,659.38	1,721.54	1,726.74	1,808.72	1,871.79	1,712.01
Extranjero	609.07	111.46%	546.46	514.34	770.64	848.54	849.90	882.84	975.09	1,011.67	1,061.51	1,056.59	1,049.82	1,059.80	1,155.53
<b>INVERSIONES EN VALORES</b>	68,140.71	63.56%	107,215.09	107,874.56	107,757.23	110,493.60	127,629.85	128,467.23	158,137.53	168,133.36	168,131.80	170,820.63	170,837.89	171,382.82	175,355.80
Locales	58,387.03	157.73%	37,016.31	37,014.36	37,012.40	39,749.84	47,687.05	48,653.17	78,133.79	88,137.36	88,140.93	90,890.60	90,903.30	91,410.77	95,403.34
Extranjero	9,848.59	13.96%	70,527.46	71,197.96	71,190.59	71,183.18	80,448.30	80,439.41	80,430.48	80,421.51	80,412.50	80,403.45	80,394.36	80,385.22	80,376.05
Menos Provisiones	94.90	28.87%	328.69	337.76	445.76	439.43	505.51	625.35	426.74	425.51	421.64	473.42	459.76	413.17	423.59
Locales	64.79	96.59%	67.08	72.03	69.59	79.89	124.37	100.12	138.27	136.87	138.03	183.98	172.48	126.31	131.87
Extranjero	30.11	11.51%	261.61	265.73	376.17	359.54	381.14	525.22	288.48	288.64	283.60	289.44	287.29	286.86	291.72
<b>OTROS ACTIVOS</b>	5,634.66	39.32%	14,331.09	15,148.51	18,901.14	18,665.44	16,694.54	16,148.21	17,647.42	16,270.64	18,011.25	18,433.60	17,456.15	17,328.84	19,965.75
Locales	4,996.34	37.98%	13,153.73	13,813.74	17,026.21	16,844.25	15,130.27	14,721.15	16,491.08	14,304.62	14,862.75	15,964.52	15,230.92	15,033.91	18,150.07
Extranjero	638.32	54.22%	1,177.36	1,334.76	1,874.93	1,821.19	1,564.26	1,427.07	1,156.34	1,966.02	3,148.49	2,469.07	2,225.23	2,294.92	1,815.68
<b>TOTAL DE ACTIVOS</b>	479,152.74	105.29%	455,083.90	486,157.89	555,270.98	578,397.28	613,540.22	733,170.06	759,540.56	751,424.12	773,801.17	807,070.06	865,850.72	860,765.83	934,236.64
<b>DEPOSITOS</b>	376,299.27	93.37%	403,034.14	431,480.81	498,094.36	509,595.09	544,392.27	665,184.05	687,598.53	683,618.62	703,949.97	726,351.51	750,842.90	739,197.70	779,333.41
Locales	7,133.70	19.23%	37,103.26	33,723.28	27,758.31	26,353.19	25,955.21	38,068.77	34,695.63	32,143.41	47,889.53	48,234.04	45,296.76	40,275.58	44,236.96

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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	(10,866.30)	(29.29%)	37,103.26	33,723.28	27,758.31	26,353.19	25,955.21	38,068.77	34,695.63	32,143.41	42,889.53	38,234.04	40,296.76	35,275.58	26,236.96
A la Vista	(630.74)	(4.37%)	14,436.16	10,274.83	16,171.65	14,774.22	13,261.90	17,827.42	13,594.27	11,992.20	15,604.43	13,000.21	16,196.11	10,930.15	13,805.41
A Plazo	(7,861.73)	(54.42%)	14,447.31	14,365.96	4,294.74	5,710.65	5,717.52	8,098.84	12,522.17	12,536.31	12,349.90	12,483.89	12,749.70	13,067.31	6,585.59
De Ahorros	(2,373.83)	(28.88%)	8,219.79	9,082.49	7,291.91	5,868.31	6,975.79	12,142.51	8,579.18	7,614.90	14,935.20	12,749.94	11,350.95	11,278.12	5,845.97
De Bancos	18,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	10,000.00	5,000.00	5,000.00	18,000.00
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	18,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	10,000.00	5,000.00	5,000.00	18,000.00
Extranjero	369,165.57	100.88%	365,930.87	397,757.53	470,336.05	483,241.90	518,437.06	627,115.28	652,902.90	651,475.21	656,060.43	678,117.48	705,546.14	698,922.12	735,096.44
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	328,166.70	89.68%	365,930.87	397,757.53	470,336.05	483,241.90	518,437.06	623,577.63	648,235.18	646,471.59	644,091.78	665,498.73	691,980.53	658,022.15	694,097.57
A la Vista	30,323.77	53.62%	56,554.07	69,554.37	118,109.28	66,425.16	61,761.97	86,535.31	82,411.31	83,107.74	80,513.86	80,694.12	90,693.31	82,290.97	86,877.84
A Plazo	291,627.78	115.90%	251,612.43	272,641.22	307,252.67	372,235.01	414,437.18	481,233.41	527,287.37	535,159.65	536,893.12	552,686.19	554,829.35	539,703.61	543,240.22
De Ahorros	6,215.14	10.76%	57,764.37	55,561.95	44,974.10	44,581.74	42,237.91	55,808.92	38,536.49	28,204.21	26,684.80	32,118.42	46,457.87	36,027.57	63,979.51
De Bancos	40,998.87	0.00%	0.00	0.00	0.00	0.00	0.00	3,537.64	4,667.73	5,003.61	11,968.65	12,618.75	13,565.61	40,899.97	40,998.87
A la Vista	40,998.87	0.00%	0.00	0.00	0.00	0.00	0.00	3,537.64	4,667.73	5,003.61	11,968.65	12,618.75	13,565.61	40,899.97	40,998.87
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
<b>OBLIGACIONES</b>	<b>59,989.50</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>20,000.00</b>	<b>59,989.50</b>
Locales	20,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,000.00	20,000.00
Extranjero	39,989.50	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	39,989.50
<b>OTROS PASIVOS</b>	<b>3,819.72</b>	<b>130.13%</b>	<b>2,935.34</b>	<b>5,247.82</b>	<b>7,632.29</b>	<b>8,633.38</b>	<b>8,498.73</b>	<b>6,878.19</b>	<b>10,132.81</b>	<b>5,098.26</b>	<b>6,153.49</b>	<b>5,989.28</b>	<b>29,168.49</b>	<b>14,604.15</b>	<b>6,755.06</b>
Locales	2,747.08	120.10%	2,287.40	4,414.49	6,539.91	7,924.15	7,452.40	5,482.38	8,860.70	3,438.23	4,193.79	4,315.61	27,208.92	12,585.92	5,034.48
Extranjero	1,072.64	165.55%	647.94	833.33	1,092.38	709.23	1,046.32	1,395.81	1,272.10	1,660.04	1,959.70	1,673.66	1,959.57	2,018.23	1,720.58
<b>PATRIMONIO</b>	<b>39,044.25</b>	<b>79.50%</b>	<b>49,114.42</b>	<b>49,429.26</b>	<b>49,544.33</b>	<b>60,168.81</b>	<b>60,649.22</b>	<b>61,107.82</b>	<b>61,809.22</b>	<b>62,707.24</b>	<b>63,697.71</b>	<b>74,729.27</b>	<b>85,839.33</b>	<b>86,963.97</b>	<b>88,158.67</b>
Capital	30,000.00	60.00%	50,000.00	50,000.00	50,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	70,000.00	80,000.00	80,000.00	80,000.00
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	9,601.80	191.05%	5,025.70	5,208.48	5,025.70	8,449.41	8,449.41	8,590.09	11,393.50	11,393.50	11,390.28	13,832.21	14,573.70	14,572.82	14,627.49
Provisiones Dinámicas	7,171.02	188.25%	3,809.27	3,809.27	3,809.27	6,502.62	6,502.62	6,502.62	8,568.23	8,568.23	8,568.23	10,980.28	10,980.28	10,980.28	10,980.28
Otras Reservas	2,430.78	199.83%	1,216.43	1,399.21	1,216.43	1,946.79	1,946.79	2,087.47	2,825.28	2,825.27	2,822.05	2,851.92	3,593.42	3,592.54	3,647.21

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Utilidad de Periodos Anteriores	(8,871.39)	133.09%	(6,665.52)	(6,094.06)	(5,911.28)	(9,358.83)	(9,358.83)	(9,499.51)	(12,302.92)	(12,302.92)	(12,299.70)	(14,741.63)	(15,483.12)	(15,482.24)	(15,536.91)
Utilidad de Periodo	8,313.84	1,102.27%	754.25	314.84	429.91	1,078.23	1,558.64	2,017.24	2,718.64	3,616.66	4,607.13	5,638.69	6,748.75	7,873.40	9,068.09
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
<b>PASIVO Y PATRIMONIO</b>	<b>479,152.74</b>	<b>105.29%</b>	<b>455,083.90</b>	<b>486,157.89</b>	<b>555,270.98</b>	<b>578,397.28</b>	<b>613,540.22</b>	<b>733,170.06</b>	<b>759,540.56</b>	<b>751,424.12</b>	<b>773,801.17</b>	<b>807,070.06</b>	<b>865,850.72</b>	<b>860,765.83</b>	<b>934,236.64</b>