

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	22,599.57	15.15%	149,130.47	121,548.77	82,790.78	125,257.84	108,624.20	156,075.49	168,292.27	139,504.46	588,011.49	115,695.37	96,789.66	157,752.25	171,730.04
Depositos Locales en Bancos	(15,375.12)	(25.39%)	60,554.14	47,902.19	61,953.32	76,616.20	69,320.56	82,432.84	105,883.87	63,138.51	89,356.79	59,292.39	29,673.19	45,144.97	45,179.02
A la Vista	(7,375.12)	(42.01%)	17,554.14	4,902.19	18,953.32	17,616.20	7,320.56	14,432.84	20,883.87	8,138.51	9,356.79	19,292.39	9,673.19	25,144.97	10,179.02
A Plazo	(8,000.00)	(18.60%)	43,000.00	43,000.00	43,000.00	59,000.00	62,000.00	68,000.00	85,000.00	55,000.00	80,000.00	40,000.00	20,000.00	20,000.00	35,000.00
Depositos Extranjeros en Bancos	37,615.35	42.71%	88,076.07	73,121.24	20,349.76	48,000.02	38,722.28	73,128.62	61,836.78	75,707.69	498,038.78	55,850.82	66,489.45	111,788.54	125,691.41
A la Vista	32,185.95	37.10%	86,759.60	71,804.78	19,033.30	46,683.56	37,405.82	71,812.15	50,520.31	59,391.22	470,882.32	37,573.36	59,606.99	105,042.68	118,945.56
A Plazo	5,429.39	412.42%	1,316.46	1,316.46	1,316.46	1,316.46	1,316.46	1,316.46	11,316.46	16,316.46	27,156.46	18,277.46	6,882.46	6,745.86	6,745.86
Menos Provisiones	0.00	0.27%	0.83	0.76	0.70	0.62	0.56	0.49	0.42	0.35	0.28	0.21	0.14	0.07	0.83
Locales	0.00	0.27%	0.83	0.00	0.70	0.62	0.56	0.49	0.42	0.35	0.28	0.21	0.14	0.07	0.83
Extranjero	0.00	0.00%	0.00	0.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	359.34	71.71%	501.09	526.09	488.39	642.25	581.92	514.53	572.04	658.61	616.19	552.36	627.16	818.81	860.44
CARTERA CREDITICIA	391,252.76	66.34%	589,784.62	629,468.97	650,279.33	709,898.01	759,698.00	790,481.85	788,158.58	818,642.58	842,239.19	879,255.19	932,146.33	948,999.82	981,037.38
Locales	274,480.76	122.95%	223,253.53	243,589.44	260,753.99	297,113.88	344,804.51	372,073.91	372,765.45	378,613.76	381,665.44	426,379.26	479,069.59	474,660.54	497,734.28
Extranjero	117,168.51	31.72%	369,398.62	388,990.45	392,715.71	416,014.14	417,359.12	420,892.98	417,867.76	442,662.91	463,307.77	455,791.60	456,146.20	477,502.75	486,567.13
Menos Provisiones	396.50	13.83%	2,867.53	3,110.93	3,190.37	3,230.00	2,465.64	2,485.04	2,474.64	2,634.09	2,734.02	2,915.66	3,069.45	3,163.47	3,264.04
Locales	538.56	31.46%	1,712.01	1,759.21	1,819.60	1,641.81	1,631.07	1,775.52	1,780.66	1,916.46	1,950.52	2,083.29	2,220.98	2,219.47	2,250.56
Extranjero	(142.05)	(12.29%)	1,155.53	1,351.71	1,370.77	1,588.19	834.57	709.52	693.98	717.63	783.50	832.37	848.48	944.00	1,013.47
INVERSIONES EN VALORES	97,229.16	55.45%	175,355.80	175,360.08	203,118.10	211,307.00	209,020.45	210,901.09	217,122.76	251,723.04	251,484.95	255,158.00	255,531.45	272,764.83	272,584.96
Locales	70,308.43	73.70%	95,403.34	95,409.46	110,667.47	112,366.96	110,095.43	111,997.83	114,300.92	144,268.67	144,322.50	148,090.35	148,487.76	165,945.72	165,711.77
Extranjero	27,642.01	34.39%	80,376.05	80,366.83	92,908.96	99,442.24	99,430.57	99,418.85	103,309.35	108,014.75	108,015.35	108,015.98	108,016.64	108,017.33	108,018.06
Menos Provisiones	721.28	170.28%	423.59	416.22	458.34	502.20	505.55	515.59	487.51	560.37	852.90	948.33	972.95	1,198.23	1,144.87
Locales	677.81	514.00%	131.87	122.45	138.99	169.19	180.31	178.01	164.41	238.12	501.52	569.21	608.74	855.78	809.67
Extranjero	43.47	14.90%	291.72	293.77	319.35	333.01	325.24	337.58	323.10	322.25	351.38	379.12	364.21	342.44	335.19
OTROS ACTIVOS	1,069.44	5.36%	19,965.75	16,113.06	18,267.55	28,998.50	18,305.96	24,112.74	19,121.81	21,983.55	21,951.84	20,315.25	22,550.14	21,629.91	21,035.19
Locales	1,285.63	7.08%	18,150.07	15,925.38	16,901.98	27,834.45	17,615.68	23,146.31	18,301.09	20,537.80	19,713.04	18,708.90	21,016.62	19,831.74	19,435.69
Extranjero	(216.18)	(11.91%)	1,815.68	187.68	1,365.57	1,164.06	690.28	966.43	820.73	1,445.76	2,238.80	1,606.36	1,533.53	1,798.17	1,599.50
TOTAL DE ACTIVOS	512,150.93	54.82%	934,236.64	942,490.88	954,455.76	1,075,461.35	1,095,648.62	1,181,571.17	1,192,695.42	1,231,853.63	1,703,687.47	1,270,423.82	1,307,017.59	1,401,146.80	1,446,387.57
DEPOSITOS	368,670.50	47.31%	779,333.41	783,828.32	792,885.72	881,185.05	892,908.61	959,810.12	979,843.22	1,005,915.97	1,459,281.17	1,022,665.89	1,036,186.27	1,105,389.30	1,148,003.91
Locales	85,677.41	193.68%	44,236.96	56,514.94	57,069.52	59,247.74	57,638.94	61,812.34	74,556.91	77,120.93	178,892.45	93,220.86	102,187.08	115,745.79	129,914.37

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023												
			2022	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			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	95,177.41	362.76%	26,236.96	46,514.94	46,069.52	48,243.90	51,631.05	60,800.41	74,556.91	75,620.93	177,392.45	90,719.37	99,678.51	109,745.79	121,414.37
A la Vista	5,573.46	40.37%	13,805.41	18,105.77	15,325.99	14,920.17	13,907.52	23,097.20	17,052.90	17,296.60	112,104.83	17,017.86	23,357.09	22,643.48	19,378.87
A Plazo	83,810.20	1,272.63%	6,585.59	21,218.96	24,842.63	25,497.83	30,220.42	33,273.41	48,130.76	49,532.41	55,695.70	57,161.44	61,874.20	66,314.59	90,395.78
De Ahorros	5,793.75	99.11%	5,845.97	7,190.21	5,900.90	7,825.90	7,503.11	4,429.80	9,373.25	8,791.92	9,591.91	16,540.07	14,447.22	20,787.72	11,639.72
De Bancos	(9,500.00)	(52.78%)	18,000.00	10,000.00	11,000.00	11,003.83	6,007.90	1,011.93	0.00	1,500.00	1,500.00	2,501.49	2,508.57	6,000.00	8,500.00
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	(9,500.00)	(52.78%)	18,000.00	10,000.00	11,000.00	11,003.83	6,007.90	1,011.93	0.00	1,500.00	1,500.00	2,501.49	2,508.57	6,000.00	8,500.00
Extranjero	282,993.09	38.50%	735,096.44	727,313.38	735,816.20	821,937.31	835,269.67	897,997.78	905,286.31	928,795.04	1,280,388.72	929,445.03	933,999.19	989,643.51	1,018,089.54
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	282,950.13	40.77%	694,097.57	695,816.42	699,808.86	791,032.49	806,998.98	868,362.06	879,638.66	904,079.58	1,253,119.78	903,658.31	889,066.36	945,031.11	977,047.70
A la Vista	11,064.50	12.74%	86,877.84	82,656.55	80,312.11	150,107.99	126,219.04	151,382.18	128,916.77	108,273.80	98,987.92	103,399.78	108,904.31	101,522.76	97,942.34
A Plazo	182,990.25	33.68%	543,240.22	552,659.44	579,401.94	580,133.76	604,540.27	613,208.18	643,448.65	677,065.01	692,973.04	677,840.89	657,602.19	676,203.83	726,230.47
De Ahorros	88,895.37	138.94%	63,979.51	60,500.43	40,094.81	60,790.73	76,239.68	103,771.70	107,273.23	118,740.78	461,158.82	122,417.64	122,559.86	167,304.52	152,874.88
De Bancos	42.97	0.10%	40,998.87	31,496.96	36,007.34	30,904.82	28,270.69	29,635.72	25,647.66	24,715.46	27,268.94	25,786.73	44,932.83	44,612.40	41,041.84
A la Vista	(2,457.03)	(5.99%)	40,998.87	31,496.96	36,007.34	30,904.82	28,270.69	29,635.72	25,647.66	24,715.46	27,268.94	25,786.73	44,932.83	44,612.40	38,541.84
A Plazo	2,500.00	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	2,500.00
OBLIGACIONES	99,125.42	165.24%	59,989.50	59,989.50	59,989.50	83,974.58	87,344.58	84,557.40	86,763.63	86,763.63	113,498.43	113,697.63	135,724.29	158,859.92	159,114.92
Locales	48,113.28	240.57%	20,000.00	20,000.00	20,000.00	18,879.00	22,249.00	19,249.00	21,249.00	21,249.00	59,253.77	59,452.97	63,675.69	67,858.28	68,113.28
Extranjero	51,012.14	127.56%	39,989.50	39,989.50	39,989.50	65,095.58	65,095.58	65,308.40	65,514.63	65,514.63	54,244.66	54,244.66	72,048.60	91,001.64	91,001.64
OTROS PASIVOS	5,291.24	78.33%	6,755.06	9,240.78	10,689.39	8,266.93	11,155.25	31,371.31	18,535.01	20,090.91	10,222.51	11,873.05	11,284.27	11,397.95	12,046.30
Locales	4,710.73	93.57%	5,034.48	7,319.25	8,852.69	6,973.06	9,592.04	29,383.50	16,821.48	17,836.91	7,542.99	9,632.25	9,095.87	9,154.57	9,745.21
Extranjero	580.51	33.74%	1,720.58	1,921.53	1,836.70	1,293.87	1,563.21	1,987.80	1,713.53	2,254.00	2,679.52	2,240.80	2,188.40	2,243.38	2,301.09
PATRIMONIO	39,063.76	44.31%	88,158.67	89,432.28	90,891.15	102,034.79	104,240.17	105,832.34	107,553.56	119,083.12	120,685.36	122,187.25	123,822.76	125,499.63	127,222.43
Capital	20,000.00	25.00%	80,000.00	80,000.00	80,000.00	90,000.00	90,000.00	90,000.00	90,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
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	11,214.79	76.67%	14,627.49	14,624.65	14,624.65	19,087.87	19,089.12	19,088.27	19,502.30	20,463.32	20,808.70	21,171.35	21,249.22	22,255.28	25,842.28
Provisiones Dinámicas	7,524.77	68.53%	10,980.28	10,980.28	10,980.28	15,260.65	15,260.65	15,260.65	15,260.65	15,260.65	15,260.65	15,420.34	15,420.34	15,420.34	18,505.05
Otras Reservas	3,690.02	101.17%	3,647.21	3,644.37	3,644.37	3,827.22	3,828.47	3,827.62	4,241.65	5,202.67	5,548.05	5,751.02	5,828.89	6,834.95	7,337.23

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(2,349.62)	15.12%	(15,536.91)	(6,465.98)	(6,465.98)	(11,132.11)	(11,133.37)	(11,132.52)	(11,546.55)	(12,507.57)	(12,852.95)	(13,215.60)	(13,293.47)	(14,299.53)	(17,886.53)
Utilidad de Periodo	10,198.59	112.47%	9,068.09	1,273.61	2,732.48	4,079.04	6,284.42	7,876.59	9,597.80	11,127.37	12,729.60	14,231.49	15,867.00	17,543.87	19,266.68
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
PASIVO Y PATRIMONIO	512,150.93	54.82%	934,236.64	942,490.88	954,455.76	1,075,461.35	1,095,648.62	1,181,571.17	1,192,695.42	1,231,853.63	1,703,687.47	1,270,423.82	1,307,017.59	1,401,146.80	1,446,387.57