

BI-BANK, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	148,946.61	86.73%	171,730.04	151,362.81	200,493.40	216,614.95	409,627.21	363,064.28	223,154.30	250,686.61	251,416.61	281,425.51	312,198.52	342,385.91	320,676.65
Depositos Locales en Bancos	109,656.01	242.71%	45,179.02	46,606.22	55,371.97	77,895.04	87,769.15	114,470.92	91,165.80	96,279.80	100,486.92	156,997.11	201,517.18	160,329.19	154,835.03
A la Vista	(343.99)	(3.38%)	10,179.02	11,606.22	13,371.97	12,395.04	9,769.15	11,470.92	9,165.80	11,279.80	15,486.92	18,997.11	21,517.18	21,329.19	9,835.03
A Plazo	110,000.00	314.29%	35,000.00	35,000.00	42,000.00	65,500.00	78,000.00	103,000.00	82,000.00	85,000.00	85,000.00	138,000.00	180,000.00	139,000.00	145,000.00
Depositos Extranjeros en Bancos	39,225.30	31.21%	125,691.41	104,179.02	144,480.06	138,197.12	321,049.17	247,773.53	131,480.07	153,774.44	149,976.13	123,676.50	109,474.35	180,761.71	164,916.72
A la Vista	40,301.27	33.88%	118,945.56	92,433.16	129,734.20	117,767.72	290,619.78	207,344.14	91,480.07	121,274.44	109,976.13	98,676.50	69,474.35	140,571.71	159,246.83
A Plazo	(1,075.97)	(15.95%)	6,745.86	11,745.86	14,745.86	20,429.39	30,429.39	40,429.39	40,000.00	32,500.00	40,000.00	25,000.00	40,000.00	40,190.00	5,669.89
Menos Provisiones	(0.83)	(100.00%)	0.83	0.76	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	(0.83)	(100.00%)	0.83	0.76	0.70	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	64.46	7.49%	860.44	578.33	642.07	522.79	808.88	819.83	508.43	632.37	953.56	751.90	1,206.99	1,295.01	924.90
CARTERA CREDITICIA	393,833.69	40.14%	981,037.38	999,028.92	1,030,059.23	1,027,445.08	1,026,894.99	1,053,497.69	1,074,961.49	1,112,588.29	1,171,809.15	1,200,569.51	1,264,059.66	1,315,083.83	1,374,871.06
Locales	306,001.27	61.48%	497,734.28	508,597.27	510,653.26	517,017.61	530,176.75	552,931.62	570,587.74	616,075.91	654,243.05	681,671.26	735,516.51	766,971.26	803,735.55
Extranjero	88,481.68	18.18%	486,567.13	494,136.82	522,664.72	513,839.61	500,418.48	504,349.35	507,927.97	500,157.77	520,994.06	522,376.45	532,067.46	551,945.77	575,048.81
Menos Provisiones	649.26	19.89%	3,264.04	3,705.17	3,258.75	3,412.14	3,700.25	3,783.28	3,554.21	3,645.39	3,427.96	3,478.20	3,524.31	3,833.21	3,913.30
Locales	750.86	33.36%	2,250.56	2,306.99	2,244.32	2,445.63	2,749.03	2,862.54	2,599.63	2,702.75	2,636.38	2,711.67	2,707.31	2,943.88	3,001.42
Extranjero	(101.59)	(10.02%)	1,013.47	1,398.18	1,014.43	966.52	951.22	920.74	954.59	942.64	791.58	766.53	817.00	889.33	911.88
INVERSIONES EN VALORES	16,482.73	6.05%	272,584.96	272,964.59	272,556.51	273,305.32	272,637.52	283,708.01	290,405.90	281,187.76	284,043.94	286,960.26	288,642.33	294,787.74	289,067.69
Locales	2,089.86	1.26%	165,711.77	166,190.03	165,764.96	166,552.44	165,899.85	176,907.19	183,651.48	172,366.88	172,823.84	171,451.35	173,173.00	183,929.80	167,801.63
Extranjero	14,146.97	13.10%	108,018.06	108,018.81	108,019.60	108,020.41	108,021.26	108,022.14	108,023.06	110,069.96	112,493.95	116,739.51	116,739.25	112,212.88	122,165.02
Menos Provisiones	(245.90)	(21.48%)	1,144.87	1,244.25	1,228.04	1,267.53	1,283.59	1,221.32	1,268.63	1,249.07	1,273.86	1,230.60	1,269.92	1,354.94	898.97
Locales	(354.32)	(43.76%)	809.67	895.26	857.33	918.23	932.78	882.45	899.32	874.06	877.52	875.70	909.54	921.46	455.36
Extranjero	108.42	32.34%	335.19	348.98	370.71	349.30	350.81	338.87	369.31	375.02	396.34	354.89	360.38	433.47	443.61
OTROS ACTIVOS	19,583.35	93.10%	21,035.19	29,038.17	30,109.52	28,809.15	29,029.41	30,761.27	33,622.83	32,034.39	33,994.31	35,371.44	42,322.10	38,747.21	40,618.54
Locales	17,376.20	89.40%	19,435.69	26,512.46	26,827.08	25,575.77	25,846.52	27,346.06	30,776.11	28,451.13	29,275.14	30,712.89	37,033.73	34,119.62	36,811.89
Extranjero	2,207.15	137.99%	1,599.50	2,525.71	3,282.43	3,233.39	3,182.89	3,415.21	2,846.72	3,583.25	4,719.16	4,658.55	5,288.36	4,627.60	3,806.65
TOTAL DE ACTIVOS	578,846.37	40.02%	1,446,387.57	1,452,394.49	1,533,218.66	1,546,174.50	1,738,189.12	1,731,031.25	1,622,144.52	1,676,497.05	1,741,264.00	1,804,326.71	1,907,222.61	1,991,004.68	2,025,233.94
DEPOSITOS	437,203.41	38.08%	1,148,003.91	1,146,206.54	1,212,782.64	1,233,651.27	1,434,890.30	1,417,516.58	1,302,707.12	1,342,054.21	1,395,904.61	1,446,355.00	1,565,575.35	1,578,082.64	1,585,207.31
Locales	124,443.16	95.79%	129,914.37	143,375.80	146,333.82	156,864.36	163,347.27	158,873.41	163,551.89	170,301.77	188,523.20	195,317.34	200,334.36	210,138.68	254,357.53

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			2023 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	98,624.99	81.23%	121,414.37	137,375.80	145,333.82	155,864.36	163,347.27	158,873.41	163,551.89	170,301.77	182,201.64	188,996.55	194,014.32	203,819.32	220,039.36
A la Vista	5,681.76	29.32%	19,378.87	24,706.63	25,786.79	27,760.63	27,245.43	22,097.00	23,040.17	23,077.79	27,739.72	25,746.91	24,679.56	22,043.20	25,060.63
A Plazo	80,527.98	89.08%	90,395.78	99,286.36	104,098.94	110,251.89	115,871.49	116,715.05	119,019.27	128,858.44	133,990.11	142,399.17	147,776.61	156,425.95	170,923.76
De Ahorros	12,415.24	106.66%	11,639.72	13,382.81	15,448.10	17,851.84	20,230.34	20,061.37	21,492.46	18,365.54	20,471.80	20,850.47	21,558.15	25,350.17	24,054.96
De Bancos	25,818.18	303.74%	8,500.00	6,000.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	6,321.56	6,320.79	6,320.04	6,319.35	34,318.18
A la Vista	68.18	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.56	70.79	70.04	69.35	68.18
A Plazo	25,750.00	302.94%	8,500.00	6,000.00	1,000.00	1,000.00	0.00	0.00	0.00	0.00	6,250.00	6,250.00	6,250.00	6,250.00	34,250.00
Extranjero	312,760.24	30.72%	1,018,089.54	1,002,830.74	1,066,448.82	1,076,786.91	1,271,543.03	1,258,643.17	1,139,155.24	1,171,752.44	1,207,381.41	1,251,037.67	1,365,240.99	1,367,943.97	1,330,849.78
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	239,707.26	24.53%	977,047.70	977,495.08	1,034,994.23	1,065,540.93	1,261,144.36	1,249,850.56	1,131,875.36	1,164,304.00	1,203,691.56	1,200,010.81	1,289,091.03	1,291,756.06	1,216,754.96
A la Vista	32,250.39	32.93%	97,942.34	90,290.61	120,781.49	129,377.10	153,764.66	142,662.89	132,946.14	137,589.63	165,080.65	120,716.19	118,228.90	121,057.71	130,192.73
A Plazo	79,989.18	11.01%	726,230.47	749,758.89	741,179.46	757,252.50	769,306.08	777,113.34	778,189.79	791,134.08	794,901.62	794,029.43	796,525.58	804,331.88	806,219.65
De Ahorros	127,467.70	83.38%	152,874.88	137,445.57	173,033.27	178,911.33	338,073.62	330,074.33	220,739.44	235,580.29	243,709.29	285,265.20	374,336.55	366,366.46	280,342.58
De Bancos	73,052.98	178.00%	41,041.84	25,335.67	31,454.59	11,245.98	10,398.68	8,792.60	7,279.88	7,448.45	3,689.85	51,026.85	76,149.95	76,187.91	114,094.82
A la Vista	75,552.98	196.03%	38,541.84	25,335.67	31,454.59	11,245.98	10,398.68	8,792.60	7,279.88	7,448.45	3,689.85	51,026.85	76,149.95	76,187.91	114,094.82
A Plazo	(2,500.00)	(100.00%)	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
OBLIGACIONES	77,159.56	48.49%	159,114.92	158,569.27	160,827.27	147,685.82	139,951.57	143,559.57	145,705.77	147,941.77	157,394.90	169,314.37	145,544.87	203,318.25	236,274.49
Locales	72,864.84	106.98%	68,113.28	72,567.63	80,825.63	67,684.18	63,606.93	67,214.93	68,639.13	70,875.13	73,651.08	73,192.08	61,203.63	98,713.61	140,978.12
Extranjero	4,294.72	4.72%	91,001.64	86,001.64	80,001.64	80,001.64	76,344.64	76,344.64	77,066.64	77,066.64	83,743.82	96,122.29	84,341.24	104,604.65	95,296.37
OTROS PASIVOS	9,532.35	79.13%	12,046.30	18,806.15	18,945.81	22,764.95	19,372.40	23,947.11	25,572.50	26,137.72	25,284.06	23,623.85	28,713.84	29,881.39	21,578.66
Locales	10,105.24	103.69%	9,745.21	16,146.00	16,035.33	19,907.46	16,542.26	20,879.96	22,445.35	23,500.69	22,867.77	21,234.87	26,360.07	27,818.88	19,850.45
Extranjero	(572.88)	(24.90%)	2,301.09	2,660.15	2,910.49	2,857.49	2,830.14	3,067.15	3,127.16	2,637.03	2,416.29	2,388.98	2,353.77	2,062.51	1,728.21
PATRIMONIO	54,951.05	43.19%	127,222.43	128,812.52	140,662.94	142,072.46	143,974.85	146,007.98	148,159.11	160,363.34	162,680.43	165,033.49	167,388.55	179,722.40	182,173.48
Capital	30,000.00	30.00%	100,000.00	100,000.00	110,000.00	110,000.00	110,000.00	110,000.00	110,000.00	120,000.00	120,000.00	120,000.00	120,000.00	130,000.00	130,000.00
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	7,482.54	28.95%	25,842.28	25,842.28	25,793.85	26,025.79	26,025.79	26,025.79	26,200.13	26,344.66	26,344.66	32,121.42	32,121.42	32,648.38	33,324.83
Provisiones Dinámicas	5,712.76	30.87%	18,505.05	18,505.05	18,505.05	18,505.05	18,505.05	18,505.05	18,505.05	18,505.05	18,505.05	23,687.98	23,687.98	23,687.98	24,217.81
Otras Reservas	1,769.78	24.12%	7,337.23	7,337.23	7,288.80	7,520.74	7,520.74	7,520.74	7,695.08	7,839.60	7,839.60	8,433.44	8,433.44	8,960.40	9,107.01

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Utilidad de Periodos Anteriores	11,308.73	(63.22%)	(17,886.53)	1,380.15	1,428.58	721.23	721.23	721.23	546.89	402.37	402.37	(5,374.40)	(5,374.40)	(5,901.36)	(6,577.80)
Utilidad de Periodo	6,159.78	31.97%	19,266.68	1,590.09	3,440.50	5,325.43	7,227.82	9,260.96	11,412.09	13,616.31	15,933.41	18,286.47	20,641.53	22,975.37	25,426.46
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	578,846.37	40.02%	1,446,387.57	1,452,394.49	1,533,218.66	1,546,174.50	1,738,189.12	1,731,031.25	1,622,144.52	1,676,497.05	1,741,264.00	1,804,326.71	1,907,222.61	1,991,004.68	2,025,233.94