

**BANISI, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A DICIEMBRE 2016**  
**( En Miles de Balboas)**

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	217,531.44	215,727.62	221,204.71	235,597.38	245,068.16	273,009.67	273,937.62	286,675.72	313,607.19
ACTIVOS LIQUIDOS	25,081.35	10,644.15	5,803.43	14,544.06	8,837.33	15,523.11	7,765.89	9,839.95	21,007.02
TOTAL DE PRESTAMOS	98,585.66	113,890.77	130,245.82	136,149.56	157,163.59	193,190.88	214,001.69	225,394.74	233,952.81
LOCALES	89,045.36	104,781.05	119,088.86	127,611.20	146,359.85	155,604.70	163,661.17	174,693.68	184,183.01
EXTRANJEROS	9,540.30	9,109.72	11,156.97	8,538.36	10,803.74	37,586.18	50,340.52	50,701.06	49,769.80
TOTAL DE INVERSIONES	88,355.07	85,797.22	79,562.27	76,149.34	70,284.97	55,504.38	43,313.01	42,557.46	49,140.68
TOTAL DE DEPOSITOS	196,298.05	188,369.01	192,946.48	208,283.66	215,037.85	232,731.75	229,676.29	238,522.06	259,974.10
LOCALES	70,136.70	68,200.56	65,534.54	69,506.72	74,250.13	80,319.86	77,360.81	86,663.42	95,519.66
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	70,136.70	68,200.56	65,534.54	69,506.72	74,250.13	80,319.86	77,360.81	86,663.42	95,519.66
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	126,161.35	120,168.45	127,411.94	138,776.94	140,787.72	152,411.89	152,315.48	151,858.63	164,454.44
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	126,160.75	120,168.45	127,411.94	138,776.94	140,787.72	152,411.89	152,315.48	151,858.63	164,454.44
DEPOSITOS DE BANCOS	0.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	16,419.59	21,418.35	21,459.95	21,536.60	21,559.36	27,011.55	27,958.41	28,731.56	31,208.14
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	200,306.50	204,383.76	203,537.40	225,559.32	231,299.80	244,368.65	247,571.16	261,136.55	279,337.68
ACTIVOS GENERADORES DE INGRESOS	172,128.67	187,953.56	188,170.88	197,016.42	207,194.64	224,191.62	233,561.40	240,125.55	255,271.02
TOTAL DE PRESTAMOS	111,923.95	78,928.18	95,125.13	105,461.22	127,874.63	153,540.82	172,123.76	180,772.15	195,558.20
TOTAL DE INVERSIONES	60,204.72	109,025.39	93,045.74	91,555.20	79,320.02	70,650.80	61,437.64	59,353.40	59,712.82
PATRIMONIO TOTAL	15,626.90	18,209.89	18,303.06	18,756.25	18,989.48	24,214.95	24,709.18	25,134.08	26,383.75
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,506.65	2,547.23	5,511.55	8,806.78	12,004.10	3,645.20	7,781.35	12,181.47	16,854.99
EGRESOS DE OPERACIONES	5,912.64	1,585.52	3,272.16	5,080.33	6,960.64	1,878.97	3,879.84	5,947.16	8,184.24

INGRESO NETO DE INTERESES	2,594.01	961.71	2,239.39	3,726.45	5,043.47	1,766.23	3,901.51	6,234.31	8,670.75
OTROS INGRESOS	4,963.16	1,151.58	2,681.22	4,224.05	6,094.92	1,690.83	3,455.90	5,088.99	7,035.66
INGRESO DE OPERACIONES	7,557.17	2,113.29	4,920.60	7,950.50	11,138.39	3,457.06	7,357.41	11,323.30	15,706.41
EGRESOS GENERALES	7,018.42	2,116.18	4,559.24	6,994.60	9,780.92	2,714.65	5,486.25	8,342.78	11,573.35
UTILIDAD ANTES DE PROVISIONES	538.75	(2.90)	361.36	955.91	1,357.47	742.41	1,871.16	2,980.52	4,133.06
UTILIDAD DEL PERIODO	2.60	(150.09)	(31.81)	123.48	264.51	477.38	1,293.75	1,670.34	2,320.04
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	439.05	666.74	3,486.08	2,797.97	3,149.70	3,150.30	3,268.90	3,698.18	3,954.36
TOTAL PROVISIONES PARA PRESTAMOS	419.18	481.75	550.73	823.55	1,052.41	1,218.09	1,298.57	1,714.47	1,993.27
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.45	0.59	2.68	2.06	2.00	1.63	1.53	1.64	1.69
PROVISIONES / PRESTAMOS VENCIDOS (%)	95.47	72.25	15.80	29.43	33.41	38.67	39.72	46.36	50.41
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.43	0.42	0.42	0.60	0.67	0.63	0.61	0.76	0.85
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	7.55	9.93	9.70	9.14	8.80	9.89	10.21	10.02	9.95
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	8.78	10.73	10.23	10.14	9.48	10.86	10.87	10.72	11.02
PATRIMONIO / PRESTAMOS TOTALES (%)	16.66	18.81	16.48	15.82	13.72	13.98	13.06	12.75	13.34
INDICE DE ADECUACION DE CAPITAL	12.26	13.81	12.86	11.37	10.02	11.20	11.39	10.50	11.27
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	12.78	5.65	3.01	6.98	4.11	6.67	3.38	4.13	8.08
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.53	4.93	2.62	6.17	3.61	5.69	2.83	3.43	6.70
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	57.79	51.20	44.24	43.54	36.79	30.52	22.24	21.97	26.98
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.08)	(0.32)	(0.03)	0.08	0.13	0.85	1.11	0.93	0.91
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.07)	(0.29)	(0.03)	0.07	0.11	0.78	1.05	0.85	0.83
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(0.88)	(3.30)	(0.35)	0.88	1.39	7.89	10.47	8.86	8.79
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.52	5.42	5.86	5.96	5.79	6.50	6.66	6.76	6.60
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.61	3.37	3.48	3.44	3.36	3.35	3.32	3.30	3.21
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.92	2.05	2.38	2.52	2.43	3.15	3.34	3.46	3.40
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	182.68	100.14	92.66	87.98	87.81	78.52	74.57	73.68	73.69
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.39	2.45	2.85	2.86	2.94	3.02	2.96	2.83	2.76
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	83.00	103.00	104.00	113.00	114.00	118.00	122.00	121.00	114.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	1,187.78	1,105.74	1,252.36	1,204.86	1,378.63	1,637.21	1,754.11	1,862.77	2,052.22
DEPOSITOS TOTALES / EMPLEADOS	2,365.04	1,828.83	1,855.25	1,843.22	1,886.30	1,972.30	1,882.59	1,971.26	2,280.47
UTILIDAD NETA / EMPLEADOS	(1.66)	(1.46)	(0.31)	1.09	2.32	4.05	10.60	13.80	20.35
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	18.82	11.75	19.01	9.32	12.66	26.55	23.84	21.68	27.97

PRESTAMOS (%)	(21.30)	159.05	117.06	82.08	59.42	69.63	64.31	65.55	48.86
LOCALES (%)	225.53	161.78	115.54	86.44	64.37	48.50	37.43	36.90	25.84
EXTRANJEROS (%)	(90.26)	131.29	134.76	34.97	13.24	312.59	351.20	493.80	360.67
DEPOSITOS (%)	19.03	8.56	16.76	6.43	9.55	23.55	19.04	14.52	20.90
LOCALES (%)	34.51	18.46	45.94	(2.93)	5.86	17.77	18.05	24.68	28.65
EXTRANJEROS (%)	11.87	3.65	5.87	11.83	11.59	26.83	19.55	9.43	16.81
PATRIMONIO (%)	10.69	42.78	41.69	34.81	31.30	26.11	30.28	33.41	44.75
UTILIDAD NETA (%)	(125.97)	(207.10)	(45.62)	(155.28)	10,090.35	(418.06)	(4,166.63)	1,252.68	777.09
CLASIFICACION PRESTAMOS									
NORMAL	98,266.39	110,091.77	125,775.28	133,710.90	154,762.94	191,056.54	211,536.65	222,550.20	231,123.02
MENCION ESPECIAL	299.40	3,613.59	835.19	464.24	303.36	202.14	303.81	607.84	726.64
SUBNORMAL	168.22	34.23	3,633.19	508.80	263.62	76.67	153.45	251.65	302.46
DUDOSO	102.17	254.51	201.02	1,623.29	620.28	411.09	514.74	646.75	452.41
IRRECUPERABLE	168.67	378.42	351.88	665.87	2,265.80	2,662.54	2,791.59	3,052.76	3,341.54
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	6.55	6.42	6.28	6.34	6.55	6.52	6.63	6.66	6.76
AL POR MENOR	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	0.00	0.00	0.00	5.23	5.20	5.20	5.21	5.23
PRESTAMO PERSONAL AUTO	6.31	6.25	6.33	6.35	6.19	6.46	6.49	6.53	6.47
PRESTAMO PERSONAL	8.06	8.15	8.21	8.16	8.12	8.11	8.09	8.08	8.10
TARJETA DE CREDITO	16.63	16.92	17.20	17.15	17.39	17.33	17.29	17.41	17.46
TASA DE INTERES PASIVA									
PERSONA NATURAL	3.92	3.88	3.83	3.82	3.94	4.02	4.00	3.97	3.99
PERSONA JURIDICA	3.62	3.59	3.65	3.70	3.61	3.64	3.82	3.92	4.03

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016