

**BANISI, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2016 A DICIEMBRE 2017**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(11,895.27)	(56.63%)	21,007.02	16,213.83	19,424.01	21,186.76	22,391.09	18,012.63	13,071.56	15,033.46	18,045.90	17,248.99	13,273.42	9,836.24	9,111.75
Depositos Locales en Bancos	(7,057.30)	(62.20%)	11,346.62	9,418.50	8,093.27	9,701.56	12,435.80	7,069.91	6,146.99	5,184.72	6,373.23	5,609.39	3,144.81	4,412.89	4,289.32
A la Vista	(7,057.30)	(62.20%)	11,346.62	9,418.50	8,093.27	9,701.56	12,435.80	7,069.91	6,146.99	5,184.72	6,373.23	5,609.39	3,144.81	4,412.89	4,289.32
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
Depositos Extranjeros en Bancos	(4,805.96)	(51.01%)	9,420.78	6,634.78	11,177.93	11,304.01	9,823.73	10,744.86	6,668.04	9,676.25	11,512.07	11,420.01	9,903.87	5,157.78	4,614.82
A la Vista	(4,805.96)	(51.56%)	9,320.78	6,534.78	11,077.93	11,204.01	9,723.73	10,644.86	6,568.04	9,576.25	10,412.07	10,320.01	8,803.87	4,057.78	4,514.82
A Plazo	0.00	0.00%	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,100.00	1,100.00	1,100.00	1,100.00	100.00
Menos Provisiones	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	(32.01)	(13.36%)	239.61	160.55	152.80	181.18	131.55	197.85	256.53	172.50	160.60	219.60	224.74	265.57	207.60
<b>CARTERA CREDITICIA</b>	45,155.03	19.30%	233,952.81	237,418.89	237,323.49	235,594.12	239,757.08	247,491.15	251,808.00	256,055.96	260,010.18	263,460.18	272,205.06	276,079.58	279,107.84
Locales	56,855.04	30.55%	186,088.80	190,433.20	195,370.86	200,923.22	202,778.00	209,066.19	212,267.27	216,921.87	222,346.43	226,249.02	235,347.08	240,549.52	242,943.84
Extranjero	(10,723.70)	(21.51%)	49,857.27	49,192.87	43,997.57	36,863.20	39,372.61	41,027.63	42,192.73	41,974.94	40,551.03	40,171.35	39,860.96	38,652.82	39,133.57
Menos Provisiones	976.30	48.98%	1,993.27	2,207.19	2,044.94	2,192.30	2,393.53	2,602.67	2,652.01	2,840.85	2,887.28	2,960.20	3,002.99	3,122.77	2,969.56
Locales	1,012.97	53.15%	1,905.79	2,129.21	1,975.20	2,110.00	2,298.36	2,515.34	2,630.48	2,815.95	2,857.50	2,934.65	2,978.14	3,097.67	2,918.76
Extranjero	(36.67)	(41.92%)	87.47	77.98	69.73	82.30	95.16	87.33	21.53	24.91	29.78	25.55	24.85	25.09	50.80
<b>INVERSIONES EN VALORES</b>	4,293.50	8.74%	49,140.68	49,113.18	49,173.84	50,085.60	54,047.35	54,046.29	54,375.41	49,981.76	52,827.05	53,997.38	55,081.08	53,511.87	53,434.18
Locales	7,997.40	26.56%	30,106.73	33,156.30	33,187.15	34,593.22	39,072.02	39,110.65	39,819.41	35,580.66	38,453.40	39,962.48	39,640.64	38,140.69	38,104.13
Extranjero	(3,703.90)	(19.46%)	19,033.95	15,956.88	15,986.69	15,492.39	14,975.32	14,935.63	14,556.00	14,401.10	14,373.65	14,034.90	15,440.45	15,371.17	15,330.05
Menos Provisiones	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
<b>OTROS ACTIVOS</b>	436.71	4.59%	9,506.69	10,165.87	9,810.45	9,695.85	9,628.90	9,698.46	9,773.05	9,795.81	9,449.11	9,931.59	9,815.91	10,107.40	9,943.40
Locales	576.74	6.45%	8,937.01	9,605.54	9,358.23	9,260.29	9,178.14	9,232.02	9,265.29	9,284.55	8,968.97	9,336.73	9,318.27	9,647.29	9,513.75
Extranjero	(140.03)	(24.58%)	569.68	560.33	452.22	435.55	450.76	466.44	507.75	511.25	480.14	594.86	497.64	460.11	429.65
<b>TOTAL DE ACTIVOS</b>	37,989.98	12.11%	313,607.19	312,911.77	315,731.80	316,562.32	325,824.42	329,248.53	329,028.02	330,866.99	340,332.24	344,638.14	350,375.47	349,535.08	351,597.17
<b>DEPOSITOS</b>	30,173.74	11.61%	259,974.10	260,324.56	264,347.35	262,079.72	271,492.32	275,268.85	268,425.16	270,201.55	278,938.46	283,788.62	283,013.96	285,033.84	290,147.84
Locales	14,115.34	14.78%	95,519.66	95,677.75	99,869.97	96,550.92	98,309.88	100,716.28	100,489.22	103,636.47	104,779.57	106,263.05	104,886.60	105,649.83	109,635.00

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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	8,268.73	8.66%	95,519.66	95,677.75	99,869.97	96,550.92	94,908.94	99,216.28	97,280.59	100,036.12	102,113.65	103,640.91	101,325.10	101,171.05	103,788.39
A la Vista	(1,176.35)	(7.80%)	15,080.43	13,927.50	15,933.42	12,133.66	12,007.68	15,254.50	12,560.06	12,244.55	9,779.34	9,839.39	9,055.43	10,535.42	13,904.08
A Plazo	4,965.23	7.75%	64,087.57	64,305.85	64,860.31	65,583.24	65,954.45	65,740.79	66,533.84	68,448.14	68,393.18	69,967.13	69,094.22	67,021.59	69,052.80
De Ahorros	4,479.85	27.40%	16,351.66	17,444.40	19,076.23	18,834.02	16,946.81	18,220.99	18,186.69	19,343.43	23,941.13	23,834.40	23,175.44	23,614.04	20,831.51
De Bancos	5,846.60	0.00%	0.00	0.00	0.00	0.00	3,400.94	1,500.00	3,208.63	3,600.35	2,665.92	2,622.14	3,561.50	4,478.78	5,846.60
A la Vista	496.06	0.00%	0.00	0.00	0.00	0.00	1,700.94	0.00	1,508.63	1,900.35	965.92	922.14	861.50	778.78	496.06
A Plazo	5,350.54	0.00%	0.00	0.00	0.00	0.00	1,700.00	1,500.00	1,700.00	1,700.00	1,700.00	1,700.00	2,700.00	3,700.00	5,350.54
Extranjero	16,058.40	9.76%	164,454.44	164,646.81	164,477.38	165,528.80	173,182.45	174,552.57	167,935.94	166,565.08	174,158.89	177,525.56	178,127.36	179,384.00	180,512.84
Oficiales	3,747.40	0.00%	0.00	0.00	0.00	0.00	3,490.22	0.00	3,480.51	3,482.42	3,314.32	2,440.19	2,683.75	1,523.20	3,747.40
De Particulares	12,311.00	7.49%	164,454.44	164,646.81	164,477.38	165,528.80	169,692.23	174,552.57	164,455.43	163,082.66	163,821.80	168,062.59	175,443.61	177,860.81	176,765.44
A la Vista	(6,482.69)	(29.36%)	22,079.02	17,745.59	15,835.55	16,274.85	15,334.64	18,853.78	15,390.79	14,894.76	15,228.96	13,274.67	12,659.62	11,949.13	15,596.34
A Plazo	16,964.37	12.98%	130,647.65	136,806.74	139,257.80	139,897.27	144,625.24	141,438.22	134,257.07	136,048.32	136,818.16	141,981.75	148,779.70	153,305.76	147,612.02
De Ahorros	1,829.32	15.60%	11,727.77	10,094.48	9,384.03	9,356.68	9,732.35	14,260.57	14,807.57	12,139.58	11,774.68	12,806.17	14,004.29	12,605.91	13,557.08
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,022.78	7,022.78	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	7,022.78	7,022.78	0.00	0.00	0.00
OBLIGACIONES	500.00	3.85%	13,000.00	10,000.00	8,000.00	7,000.00	7,000.00	7,000.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00
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	500.00	3.85%	13,000.00	10,000.00	8,000.00	7,000.00	7,000.00	7,000.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00	13,500.00
OTROS PASIVOS	1,040.73	11.04%	9,424.95	11,150.58	11,573.70	12,405.38	12,125.87	11,490.26	11,274.89	11,076.19	11,421.22	10,671.21	16,878.02	13,813.11	10,465.68
Locales	915.53	10.86%	8,428.17	10,094.23	10,462.08	11,281.65	10,840.29	10,445.38	10,289.66	10,183.54	10,479.25	9,758.32	15,928.75	12,818.39	9,343.70
Extranjero	125.20	12.56%	996.78	1,056.35	1,111.62	1,123.73	1,285.58	1,044.88	985.23	892.65	941.97	912.89	949.27	994.72	1,121.98
PATRIMONIO	6,275.51	20.11%	31,208.14	31,436.64	31,810.74	35,077.22	35,206.23	35,489.42	35,827.97	36,089.26	36,472.57	36,678.31	36,983.49	37,188.13	37,483.65
Capital	3,000.00	11.11%	27,000.00	27,000.00	27,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
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	854.91	13.00%	6,574.92	6,603.25	6,599.41	6,163.54	6,057.80	6,079.68	6,642.19	6,579.44	6,598.99	6,580.01	6,536.18	6,506.09	7,429.83
Provisiones Dinámicas	1,026.22	24.05%	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	5,292.86
Otras Reservas	(171.31)	(7.42%)	2,308.28	2,336.61	2,332.77	1,896.90	1,791.16	1,813.04	2,375.55	2,312.80	2,332.35	2,313.37	2,269.54	2,239.45	2,136.97

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	2,068.16	(43.30%)	(4,776.34)	(2,484.63)	(2,480.79)	(2,044.92)	(1,939.18)	(1,961.06)	(1,920.54)	(1,857.79)	(1,877.34)	(1,858.36)	(1,814.53)	(1,784.44)	(2,708.18)
Utilidad de Periodo	328.56	14.16%	2,320.04	222.98	503.36	775.08	876.72	1,133.60	872.65	1,103.55	1,467.72	1,679.37	1,997.76	2,301.97	2,648.60
Ganancia o Perdida en Valores Disponibles para la Venta	23.88	26.67%	89.52	95.03	188.76	183.52	210.89	237.20	233.66	264.06	283.19	277.29	264.08	164.51	113.40
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
<b>PASIVO Y PATRIMONIO</b>	<b>37,989.98</b>	<b>12.11%</b>	<b>313,607.19</b>	<b>312,911.77</b>	<b>315,731.80</b>	<b>316,562.32</b>	<b>325,824.42</b>	<b>329,248.53</b>	<b>329,028.02</b>	<b>330,866.99</b>	<b>340,332.24</b>	<b>344,638.14</b>	<b>350,375.47</b>	<b>349,535.08</b>	<b>351,597.17</b>