

BANISTMO, 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
ACTIVOS LIQUIDOS	(148,887.81)	(15.78%)	943,643.28	968,691.26	762,138.26	799,662.76	720,072.68	779,424.82	853,072.33	937,913.53	973,531.14	1,159,425.75	749,837.38	767,062.61	794,755.47
Depositos Locales en Bancos	46,148.14	19.73%	233,926.92	212,478.14	220,016.01	203,358.53	218,092.81	203,919.95	172,039.21	202,863.70	192,973.98	195,523.37	191,684.15	211,838.41	280,075.06
A la Vista	5,498.14	9.81%	56,026.92	52,578.14	51,916.01	38,458.53	59,142.81	50,969.95	43,189.21	51,913.70	39,823.98	39,573.37	29,634.15	39,988.41	61,525.06
A Plazo	40,650.00	22.85%	177,900.00	159,900.00	168,100.00	164,900.00	158,950.00	152,950.00	128,850.00	150,950.00	153,150.00	155,950.00	162,050.00	171,850.00	218,550.00
Depositos Extranjeros en Bancos	(182,526.61)	(36.09%)	505,769.63	635,041.00	386,456.72	415,709.70	360,366.38	448,465.51	560,550.93	596,785.64	637,928.76	823,338.12	422,681.35	365,778.39	323,243.02
A la Vista	(164,935.25)	(53.63%)	307,538.27	390,213.96	221,928.55	260,920.22	225,206.38	232,795.51	307,320.93	206,895.64	332,368.76	471,868.35	197,571.35	231,888.39	142,603.02
A Plazo	(17,591.36)	(8.87%)	198,231.36	244,827.04	164,528.18	154,789.48	135,160.00	215,670.00	253,230.00	389,890.00	305,560.00	351,469.77	225,110.00	133,890.00	180,640.00
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	(12,509.35)	(6.13%)	203,946.73	121,172.13	155,665.52	180,594.53	141,613.49	127,039.36	120,482.19	138,264.19	142,628.39	140,564.25	135,471.88	189,445.82	191,437.39
CARTERA CREDITICIA	258,780.70	3.72%	6,958,897.48	7,013,120.55	7,125,664.62	7,107,396.48	7,150,272.50	7,191,887.94	7,206,666.31	7,277,636.61	7,184,621.63	7,297,278.50	7,317,413.00	7,298,575.40	7,217,678.18
Locales	310,090.88	4.68%	6,625,942.28	6,686,003.26	6,803,442.48	6,817,822.77	6,872,218.02	6,930,891.00	6,978,475.22	7,032,841.64	6,923,367.20	7,038,122.82	7,059,218.10	7,022,655.94	6,936,033.17
Extranjero	(83,543.76)	(18.59%)	449,394.15	444,552.20	440,171.45	410,300.05	401,346.46	386,269.96	361,530.62	360,701.60	359,993.94	356,750.35	356,006.19	372,378.10	365,850.39
Menos Provisiones	(32,233.58)	(27.68%)	116,438.95	117,434.91	117,949.31	120,726.35	123,291.98	125,273.02	133,339.54	115,906.63	98,739.51	97,594.66	97,811.29	96,458.64	84,205.38
Locales	(32,018.97)	(27.80%)	115,169.14	115,988.90	116,504.66	119,378.73	122,171.07	124,172.27	132,312.77	114,902.24	97,743.96	96,595.64	96,827.16	95,481.19	83,150.17
Extranjero	(214.61)	(16.90%)	1,269.81	1,446.01	1,444.65	1,347.62	1,120.92	1,100.75	1,026.78	1,004.39	995.55	999.02	984.14	977.45	1,055.21
INVERSIONES EN VALORES	182,600.59	19.36%	943,232.24	934,814.23	992,936.26	1,021,058.02	1,000,505.58	984,076.28	954,980.44	987,742.13	1,040,169.50	1,137,606.52	1,090,604.08	1,077,792.02	1,125,832.83
Locales	217,331.01	30.84%	704,809.77	710,877.88	719,040.78	737,014.71	745,586.87	746,380.65	740,364.55	733,489.41	762,258.94	763,474.86	756,486.95	758,619.56	922,140.78
Extranjero	(34,730.42)	(14.57%)	238,422.47	223,936.35	273,895.48	284,043.31	254,918.71	237,695.63	214,615.89	254,252.72	277,910.56	374,131.66	334,117.13	319,172.46	203,692.05
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
OTROS ACTIVOS	(14,000.00)	(3.51%)	398,728.46	397,789.13	423,585.46	398,490.51	408,533.24	393,581.96	382,110.06	388,950.26	376,440.92	373,751.15	390,615.29	397,577.57	384,728.45
Locales	10,470.50	2.83%	369,430.40	373,913.12	392,095.83	385,512.40	372,807.77	358,480.59	355,201.38	383,409.98	369,703.12	365,637.85	384,320.86	390,768.76	379,900.90
Extranjero	(24,470.50)	(83.52%)	29,298.06	23,876.00	31,489.63	12,978.11	35,725.48	35,101.37	26,908.68	5,540.27	6,737.80	8,113.30	6,294.43	6,808.81	4,827.55
TOTAL DE ACTIVOS	278,493.47	3.01%	9,244,501.46	9,314,415.17	9,304,324.60	9,326,607.77	9,279,384.00	9,348,971.00	9,396,829.14	9,592,242.53	9,574,763.19	9,968,061.92	9,548,469.75	9,541,007.59	9,522,994.93
DEPOSITOS	294,921.54	4.36%	6,770,678.81	6,877,751.09	6,934,570.29	6,951,164.01	6,848,421.93	6,862,584.26	6,910,266.77	7,058,977.70	7,023,129.42	6,977,516.20	7,050,886.17	7,062,905.49	7,065,600.34
Locales	248,720.40	4.03%	6,171,424.33	6,172,130.33	6,242,452.64	6,281,777.55	6,154,652.42	6,161,087.99	6,234,027.31	6,371,203.10	6,341,822.87	6,342,188.62	6,375,182.12	6,424,125.17	6,420,144.73

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			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	166.49	3.17%	5,259.86	5,274.84	5,163.25	5,076.14	5,256.73	5,567.87	5,393.99	5,440.41	5,544.09	5,205.84	5,356.20	5,563.37	5,426.36
De Particulares	155,905.60	2.63%	5,922,173.54	5,909,179.34	5,968,593.55	6,019,611.82	5,883,183.21	5,868,952.86	5,946,432.74	6,124,905.71	6,046,727.07	6,051,512.99	6,064,100.88	6,145,122.65	6,078,079.14
A la Vista	(26,556.80)	(2.14%)	1,241,539.61	1,181,744.16	1,184,282.94	1,192,754.38	1,169,787.25	1,114,306.12	1,163,422.56	1,185,124.55	1,165,027.93	1,354,544.59	1,156,285.66	1,209,270.84	1,214,982.81
A Plazo	198,871.00	6.32%	3,144,524.90	3,148,032.31	3,198,010.21	3,281,373.28	3,218,602.00	3,274,909.05	3,284,602.05	3,428,699.18	3,369,673.48	3,182,145.54	3,391,980.91	3,370,533.20	3,343,395.91
De Ahorros	(16,408.60)	(1.07%)	1,536,109.02	1,579,402.88	1,586,300.40	1,545,484.16	1,494,793.97	1,479,737.68	1,498,408.13	1,511,081.98	1,512,025.66	1,514,822.86	1,515,834.31	1,565,318.60	1,519,700.42
De Bancos	92,648.31	37.97%	243,990.92	257,676.15	268,695.83	257,089.59	266,212.47	286,567.26	282,200.58	240,856.98	289,551.71	285,469.79	305,725.04	273,439.15	336,639.23
A la Vista	52,127.33	53.28%	97,839.67	87,886.83	116,634.60	107,893.37	110,201.87	136,286.84	93,090.38	90,437.17	95,591.69	94,468.89	142,867.94	145,779.60	149,966.99
A Plazo	40,520.98	27.73%	146,151.25	169,789.32	152,061.23	149,196.22	156,010.61	150,280.42	189,110.19	150,419.81	193,960.03	191,000.90	162,857.10	127,659.56	186,672.24
Extranjero	46,201.13	7.71%	599,254.48	705,620.76	692,117.66	669,386.46	693,769.51	701,496.28	676,239.46	687,774.60	681,306.55	635,327.58	675,704.05	638,780.31	645,455.61
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	(58,686.97)	(18.46%)	317,961.15	329,202.88	307,621.56	293,242.28	310,027.53	301,820.04	285,402.90	295,666.90	286,699.54	246,617.00	285,951.92	248,208.28	259,274.19
A la Vista	(5,755.06)	(14.03%)	41,011.34	56,920.03	45,021.44	42,990.67	41,951.98	38,022.46	38,005.02	39,214.00	38,230.06	38,668.29	39,094.67	37,848.58	35,256.28
A Plazo	(41,681.97)	(19.02%)	219,138.93	217,519.11	210,570.58	201,199.99	217,656.58	216,488.88	200,200.09	209,266.54	199,259.36	157,710.27	197,975.04	162,706.00	177,456.96
De Ahorros	(11,249.94)	(19.46%)	57,810.88	54,763.74	52,029.54	49,051.62	50,418.97	47,308.69	47,197.79	47,186.36	49,210.12	50,238.44	48,882.21	47,653.70	46,560.94
De Bancos	104,888.10	37.29%	281,293.33	376,417.88	384,496.10	376,144.18	383,741.98	399,676.24	390,836.56	392,107.70	394,607.01	388,710.58	389,752.13	390,572.03	386,181.42
A la Vista	80.82	13.15%	614.57	457.81	586.02	318.76	281.64	419.20	547.29	331.27	3,145.62	603.83	411.74	850.46	695.39
A Plazo	104,807.28	37.34%	280,678.75	375,960.07	383,910.07	375,825.42	383,460.35	399,257.04	390,289.27	391,776.44	391,461.39	388,106.75	389,340.39	389,721.57	385,486.04
OBLIGACIONES	(103,058.68)	(8.75%)	1,178,138.33	1,136,115.81	1,066,869.04	1,043,818.66	1,105,803.00	1,183,381.25	1,187,642.23	1,221,731.86	1,233,005.07	1,643,066.97	1,170,140.25	1,101,958.30	1,075,079.65
Locales	(17,963.16)	(29.86%)	60,161.40	56,102.32	56,864.91	106,434.93	61,883.34	43,171.76	73,139.30	63,398.10	74,661.45	65,270.86	65,624.52	45,663.09	42,198.24
Extranjero	(85,095.52)	(7.61%)	1,117,976.94	1,080,013.50	1,010,004.12	937,383.73	1,043,919.66	1,140,209.49	1,114,502.93	1,158,333.76	1,158,343.62	1,577,796.12	1,104,515.73	1,056,295.22	1,032,881.42
OTROS PASIVOS	(3,131.90)	(0.99%)	317,000.70	315,230.65	313,021.58	336,584.81	322,956.82	292,523.77	279,032.90	289,331.96	291,036.71	311,198.90	284,632.61	322,424.58	313,868.80
Locales	(9,775.45)	(3.19%)	306,866.51	306,615.29	302,841.01	327,020.32	314,792.46	281,640.53	267,721.49	278,771.81	278,126.52	296,999.58	272,842.22	310,149.95	297,091.06
Extranjero	6,643.55	65.56%	10,134.20	8,615.36	10,180.57	9,564.49	8,164.36	10,883.24	11,311.41	10,560.15	12,910.19	14,199.31	11,790.39	12,274.63	16,777.75
PATRIMONIO	89,762.52	9.17%	978,683.61	985,317.61	989,863.69	995,040.29	1,002,202.25	1,010,481.71	1,019,887.25	1,022,201.01	1,027,591.98	1,036,279.85	1,042,810.72	1,053,719.22	1,068,446.13
Capital	0.00	0.00%	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97
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	30,690.31	35.65%	86,092.93	86,144.81	86,173.50	86,186.41	86,333.27	86,407.60	88,738.47	88,819.81	88,795.81	116,488.93	116,490.41	116,619.75	116,783.24
Provisiones Dinámicas	29,336.04	34.53%	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	84,968.87	87,198.73	87,198.73	87,198.73	114,304.91	114,304.91	114,304.91	114,304.91
Otras Reservas	1,354.27	120.48%	1,124.05	1,175.94	1,204.63	1,217.54	1,364.40	1,438.73	1,539.73	1,621.08	1,597.08	2,184.02	2,185.50	2,314.83	2,478.32

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Utilidad de Periodos Anteriores	6,633.18	8.71%	76,134.42	113,141.83	113,113.14	113,100.24	112,953.38	112,879.05	110,548.18	110,466.84	110,490.84	82,797.72	82,796.24	82,666.90	82,767.60
Utilidad de Periodo	38,491.44	103.86%	37,059.30	5,597.52	8,341.85	15,658.48	22,227.00	31,042.02	39,438.69	40,695.37	46,539.88	50,975.58	57,979.59	69,924.67	75,550.74
Ganancia o Perdida en Valores Disponibles para la Venta	13,947.59	57.33%	24,326.99	25,363.48	27,165.21	25,025.19	25,618.63	25,083.07	26,091.93	27,149.02	26,695.47	30,947.65	30,474.51	29,437.93	38,274.58
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
PASIVO Y PATRIMONIO	278,493.47	3.01%	9,244,501.46	9,314,415.17	9,304,324.60	9,326,607.77	9,279,384.00	9,348,971.00	9,396,829.14	9,592,242.53	9,574,763.19	9,968,061.92	9,548,469.75	9,541,007.59	9,522,994.93