

**BANISI, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	12,194.64	133.83%	9,111.75	12,132.74	18,382.49	16,124.85	9,427.32	15,646.67	13,333.04	20,131.99	20,096.82	14,025.17	14,850.67	17,542.68	21,306.39
Depositos Locales en Bancos	6,137.56	143.09%	4,289.32	6,180.84	8,431.95	7,301.70	4,293.26	6,342.92	5,563.57	9,076.98	10,425.70	8,524.97	8,189.84	9,346.19	10,426.88
A la Vista	(1,965.11)	(45.81%)	4,289.32	6,180.84	2,931.95	3,501.70	2,793.26	2,242.92	2,063.57	3,576.98	3,525.70	3,024.26	2,788.44	2,344.08	2,324.21
A Plazo	8,102.67	0.00%	0.00	0.00	5,500.00	3,800.00	1,500.00	4,100.00	3,500.00	5,500.00	6,900.00	5,500.71	5,401.39	7,002.11	8,102.67
Depositos Extranjeros en Bancos	5,997.93	129.97%	4,614.82	5,860.74	9,719.88	8,603.94	4,847.41	9,101.84	7,639.06	10,893.44	9,456.78	5,306.29	6,526.32	8,029.93	10,612.75
A la Vista	5,997.93	132.85%	4,514.82	4,760.74	9,619.88	8,503.94	4,747.41	9,001.84	7,539.06	10,793.44	9,356.78	5,206.29	6,426.32	7,929.93	10,512.75
A Plazo	0.00	0.00%	100.00	1,100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Menos Provisiones	0.46	0.00%	0.00	18.49	0.12	0.11	1.12	1.03	0.97	0.87	0.76	0.66	0.65	0.57	0.46
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	0.46	0.00%	0.00	18.49	0.12	0.11	1.12	1.03	0.97	0.87	0.76	0.66	0.65	0.57	0.46
Otros	59.61	28.71%	207.60	109.65	230.78	219.31	287.77	202.93	131.38	162.45	215.09	194.57	135.16	167.12	267.21
<b>CARTERA CREDITICIA</b>	69,869.20	25.03%	279,107.84	279,566.42	279,690.12	284,923.99	291,381.65	295,368.51	298,918.21	302,731.37	307,634.77	320,950.40	335,093.74	345,910.31	348,977.04
Locales	46,984.96	19.34%	242,943.84	247,578.48	251,546.63	256,646.83	259,162.51	264,763.02	265,720.88	269,560.05	274,680.37	279,366.21	281,493.04	287,749.05	289,928.80
Extranjero	22,583.57	57.71%	39,133.57	36,085.19	32,285.79	32,235.21	34,712.88	32,847.54	35,529.85	35,656.35	35,625.30	44,481.94	56,127.72	60,896.50	61,717.14
Menos Provisiones	(300.67)	(10.12%)	2,969.56	4,097.25	4,142.30	3,958.05	2,493.75	2,242.04	2,332.52	2,485.04	2,670.91	2,897.75	2,527.02	2,735.24	2,668.90
Locales	(308.05)	(10.55%)	2,918.76	4,026.13	4,058.67	3,865.99	2,392.48	2,148.76	2,236.17	2,404.47	2,601.58	2,809.85	2,432.61	2,669.63	2,610.71
Extranjero	7.38	14.53%	50.80	71.13	83.62	92.06	101.27	93.28	96.35	80.57	69.33	87.90	94.41	65.61	58.19
<b>INVERSIONES EN VALORES</b>	11,050.18	20.68%	53,434.18	51,889.04	56,037.16	62,468.17	65,006.12	64,924.48	64,957.99	64,257.82	64,274.09	64,281.25	63,727.59	65,099.37	64,484.36
Locales	(983.07)	(2.58%)	38,104.13	36,675.76	38,200.01	39,455.05	40,910.70	41,881.46	41,960.09	41,272.60	41,305.53	41,289.84	40,794.85	40,755.58	37,121.06
Extranjero	12,033.25	78.49%	15,330.05	15,280.78	17,886.75	23,088.62	24,147.34	23,120.02	23,061.51	23,042.36	23,037.13	22,991.41	22,932.74	24,343.79	27,363.30
Menos Provisiones	0.00	0.00%	0.00	67.50	49.60	75.50	51.91	77.00	63.60	57.13	68.57	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	67.50	49.60	75.50	51.91	77.00	63.60	57.13	68.57	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>	(1,438.61)	(14.47%)	9,943.40	10,375.81	9,882.34	7,542.63	7,753.67	7,456.07	7,621.36	8,067.22	7,889.31	8,646.67	8,646.31	8,787.21	8,504.79
Locales	(1,702.37)	(17.89%)	9,513.75	9,931.38	9,469.28	6,979.85	7,210.14	6,912.81	7,089.19	7,587.11	7,387.92	7,996.67	8,004.72	8,104.63	7,811.38
Extranjero	263.76	61.39%	429.65	444.43	413.06	562.78	543.53	543.26	532.16	480.11	501.39	650.00	641.59	682.58	693.41
<b>TOTAL DE ACTIVOS</b>	91,675.41	26.07%	351,597.17	353,964.00	363,992.11	371,059.64	373,568.77	383,395.72	384,830.60	395,188.40	399,894.99	407,903.50	422,318.30	437,339.57	443,272.58
<b>DEPOSITOS</b>	71,380.41	24.60%	290,147.84	292,158.59	303,835.25	306,520.85	310,613.51	316,846.09	321,855.96	331,941.15	337,021.27	346,265.53	347,721.70	355,234.58	361,528.24
Locales	23,630.26	21.55%	109,635.00	107,559.87	116,976.00	116,001.28	118,656.56	125,685.92	125,664.88	125,990.61	129,971.27	134,880.76	134,087.08	136,619.91	133,265.25

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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	24,881.55	23.97%	103,788.39	103,033.54	111,192.36	110,268.81	112,878.59	120,127.79	118,720.64	121,892.67	125,498.23	131,100.12	130,096.88	132,980.25	128,669.94
A la Vista	4,037.58	29.04%	13,904.08	13,145.53	16,288.71	13,495.77	12,335.23	15,995.73	17,950.93	17,785.34	20,580.85	24,195.37	24,209.60	24,362.04	17,941.66
A Plazo	14,659.93	21.23%	69,052.80	67,724.28	73,547.66	74,419.30	77,790.21	78,942.55	77,014.41	79,384.81	81,331.15	83,130.44	80,626.94	83,262.20	83,712.73
De Ahorros	6,184.04	29.69%	20,831.51	22,163.73	21,355.99	22,353.73	22,753.15	25,189.51	23,755.29	24,722.53	23,586.22	23,774.31	25,260.35	25,356.01	27,015.55
De Bancos	(1,251.29)	(21.40%)	5,846.60	4,526.33	5,783.64	5,732.47	5,777.97	5,558.13	6,944.24	4,097.93	4,473.04	3,780.64	3,990.19	3,639.66	4,595.31
A la Vista	(400.74)	(80.79%)	496.06	576.33	833.64	781.31	825.73	1,608.13	1,244.24	1,397.93	773.04	80.64	490.19	139.66	95.31
A Plazo	(850.54)	(15.90%)	5,350.54	3,950.00	4,950.00	4,951.17	4,952.24	3,950.00	5,700.00	2,700.00	3,700.00	3,700.00	3,500.00	3,500.00	4,500.00
Extranjero	47,750.15	26.45%	180,512.84	184,598.73	186,859.25	190,519.57	191,956.96	191,160.17	196,191.08	205,950.54	207,050.00	211,384.77	213,634.63	218,614.67	228,262.99
Oficiales	606.51	16.18%	3,747.40	3,424.05	2,201.50	2,267.57	3,528.94	3,206.38	3,385.54	1,380.71	4,536.95	2,645.24	3,797.61	3,604.04	4,353.92
De Particulares	46,704.72	26.42%	176,765.44	181,174.67	184,657.75	188,252.00	188,428.01	187,953.79	192,805.55	204,569.83	202,513.05	208,739.53	209,837.02	215,010.63	223,470.15
A la Vista	(5,096.94)	(32.68%)	15,596.34	20,998.27	11,269.12	11,381.17	11,707.00	9,876.10	10,318.05	9,318.44	9,240.14	12,057.82	10,239.11	11,612.40	10,499.40
A Plazo	50,143.24	33.97%	147,612.02	147,062.87	158,971.61	164,744.57	164,607.44	164,761.97	170,456.38	182,132.93	179,995.99	180,957.77	185,661.47	186,895.63	197,755.25
De Ahorros	1,658.42	12.23%	13,557.08	13,113.52	14,417.03	12,126.26	12,113.58	13,315.72	12,031.12	13,118.46	13,276.92	15,723.95	13,936.44	16,502.60	15,215.50
De Bancos	438.92	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	438.92
A la Vista	438.92	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	438.92
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
<b>OBLIGACIONES</b>	<b>11,435.15</b>	<b>84.70%</b>	<b>13,500.00</b>	<b>13,500.00</b>	<b>11,500.00</b>	<b>9,500.00</b>	<b>7,500.00</b>	<b>9,000.00</b>	<b>7,500.00</b>	<b>7,500.00</b>	<b>5,000.00</b>	<b>6,000.00</b>	<b>17,531.02</b>	<b>21,889.53</b>	<b>24,935.15</b>
Locales	13,935.15	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,031.02	12,389.53	13,935.15
Extranjero	(2,500.00)	(18.52%)	13,500.00	13,500.00	11,500.00	9,500.00	7,500.00	9,000.00	7,500.00	7,500.00	5,000.00	6,000.00	9,500.00	9,500.00	11,000.00
<b>OTROS PASIVOS</b>	<b>1,840.05</b>	<b>17.58%</b>	<b>10,465.68</b>	<b>11,676.56</b>	<b>11,943.45</b>	<b>13,306.29</b>	<b>13,325.72</b>	<b>14,991.75</b>	<b>12,757.23</b>	<b>13,008.22</b>	<b>14,752.37</b>	<b>12,259.69</b>	<b>13,375.33</b>	<b>16,299.07</b>	<b>12,305.73</b>
Locales	1,081.59	11.58%	9,343.70	10,491.12	10,739.41	11,917.36	11,789.03	13,418.69	11,030.61	11,585.81	13,181.76	10,717.26	11,694.39	14,600.04	10,425.30
Extranjero	758.46	67.60%	1,121.98	1,185.44	1,204.04	1,388.93	1,536.69	1,573.06	1,726.62	1,422.41	1,570.61	1,542.43	1,680.94	1,699.03	1,880.44
<b>PATRIMONIO</b>	<b>7,019.79</b>	<b>18.73%</b>	<b>37,483.65</b>	<b>36,628.85</b>	<b>36,713.41</b>	<b>41,732.50</b>	<b>42,129.53</b>	<b>42,557.88</b>	<b>42,717.41</b>	<b>42,739.03</b>	<b>43,121.35</b>	<b>43,378.27</b>	<b>43,690.25</b>	<b>43,916.39</b>	<b>44,503.45</b>
Capital	5,000.00	16.67%	30,000.00	30,000.00	30,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00
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	362.40	4.88%	7,429.83	6,397.13	6,556.37	5,738.14	5,718.88	6,006.01	7,493.72	7,351.08	7,435.32	7,526.13	7,321.73	7,506.25	7,792.23
Provisiones Dinámicas	1,602.27	30.27%	5,292.86	5,292.86	5,292.86	5,292.86	5,292.86	5,292.86	6,792.71	6,792.71	6,792.71	6,792.71	6,792.71	6,792.71	6,895.13
Otras Reservas	(1,239.87)	(58.02%)	2,136.97	1,104.27	1,263.51	445.28	426.02	713.15	701.01	558.37	642.61	733.42	529.02	713.54	897.10

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Utilidad de Periodos Anteriores	(18.19)	0.67%	(2,708.18)	(249.97)	(409.21)	(495.52)	(476.26)	(763.40)	(2,251.11)	(2,285.22)	(2,369.46)	(2,460.27)	(2,255.87)	(2,440.39)	(2,726.37)
Utilidad de Periodo	2,053.21	77.52%	2,648.60	360.36	550.79	1,522.78	1,944.34	2,401.99	2,613.08	2,846.30	3,187.12	3,446.13	3,793.99	4,102.42	4,701.81
Ganancia o Perdida en Valores Disponibles para la Venta	(377.62)	(333.00%)	113.40	121.33	15.46	(32.90)	(57.42)	(86.73)	(138.28)	(173.13)	(131.63)	(133.72)	(169.60)	(251.89)	(264.22)
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>91,675.41</b>	<b>26.07%</b>	<b>351,597.17</b>	<b>353,964.00</b>	<b>363,992.11</b>	<b>371,059.64</b>	<b>373,568.77</b>	<b>383,395.72</b>	<b>384,830.60</b>	<b>395,188.40</b>	<b>399,894.99</b>	<b>407,903.50</b>	<b>422,318.30</b>	<b>437,339.57</b>	<b>443,272.58</b>