

BANISTMO, 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
ACTIVOS LIQUIDOS	78,493.03	9.88%	794,755.47	808,117.09	950,158.73	721,326.70	701,043.44	747,563.16	651,872.06	628,739.96	631,065.67	736,745.77	667,514.00	629,587.82	873,248.50
Depositos Locales en Bancos	(31,799.34)	(11.35%)	280,075.06	263,003.04	273,249.37	206,622.35	161,581.32	172,227.79	235,022.21	195,910.57	217,972.28	226,235.49	259,409.66	192,098.66	248,275.72
A la Vista	(10,249.34)	(16.66%)	61,525.06	61,253.04	44,299.37	37,672.35	57,581.32	36,227.79	37,022.21	34,910.57	42,972.28	46,235.49	39,409.66	28,098.66	51,275.72
A Plazo	(21,550.00)	(9.86%)	218,550.00	201,750.00	228,950.00	168,950.00	104,000.00	136,000.00	198,000.00	161,000.00	175,000.00	180,000.00	220,000.00	164,000.00	197,000.00
Depositos Extranjeros en Bancos	115,216.63	35.64%	323,243.02	423,402.92	527,176.84	380,080.33	396,828.51	457,380.12	270,113.53	278,771.82	269,619.41	373,140.53	254,429.16	253,051.46	438,459.65
A la Vista	67,506.63	47.34%	142,603.02	190,952.92	148,726.84	114,630.33	169,378.51	148,940.12	206,393.53	108,061.82	93,609.41	138,130.53	133,829.16	137,701.46	210,109.65
A Plazo	47,710.00	26.41%	180,640.00	232,450.00	378,450.00	265,450.00	227,450.00	308,440.00	63,720.00	170,710.00	176,010.00	235,010.00	120,600.00	115,350.00	228,350.00
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	(4,924.26)	(2.57%)	191,437.39	121,711.13	149,732.53	134,624.01	142,633.61	117,955.25	146,736.33	154,057.57	143,473.98	137,369.75	153,675.19	184,437.70	186,513.13
CARTERA CREDITICIA	(148,687.96)	(2.06%)	7,217,678.18	7,123,024.53	7,133,014.81	7,165,815.40	7,143,719.11	7,113,493.72	7,115,797.17	7,152,863.58	7,225,574.07	7,104,242.32	7,170,901.28	7,158,922.66	7,068,990.22
Locales	53,692.15	0.77%	6,936,033.17	6,941,932.54	6,959,691.34	7,017,030.75	7,033,167.83	6,999,662.32	7,013,199.45	7,056,054.25	7,131,300.87	7,024,980.90	7,080,743.59	7,072,426.86	6,989,725.32
Extranjero	(66,836.55)	(18.27%)	365,850.39	365,452.24	362,392.58	337,867.66	301,916.06	310,335.13	311,619.15	308,161.80	303,443.75	294,426.62	310,093.94	311,219.32	299,013.83
Menos Provisiones	135,543.56	160.97%	84,205.38	184,360.24	189,069.11	189,083.02	191,364.78	196,503.73	209,021.43	211,352.47	209,170.55	215,165.20	219,936.25	224,723.52	219,748.94
Locales	132,569.32	159.43%	83,150.17	183,819.81	188,537.57	188,600.03	190,782.89	195,918.03	208,732.85	210,308.80	208,435.12	214,711.70	218,919.70	221,079.55	215,719.49
Extranjero	2,974.24	281.86%	1,055.21	540.43	531.54	482.99	581.89	585.70	288.58	1,043.67	735.43	453.50	1,016.56	3,643.96	4,029.44
INVERSIONES EN VALORES	118,835.05	10.56%	1,125,489.64	1,161,468.26	1,186,796.59	1,230,958.09	1,227,361.77	1,230,585.65	1,205,426.85	1,190,591.53	1,181,028.18	1,243,531.68	1,241,294.39	1,252,556.85	1,244,324.69
Locales	(10,721.35)	(1.16%)	921,797.59	907,027.60	887,856.90	894,441.87	901,244.98	930,517.16	881,704.70	866,895.30	873,238.19	911,511.70	903,438.34	891,888.08	911,076.23
Extranjero	131,006.52	64.32%	203,692.05	254,883.40	299,384.23	336,983.42	326,574.71	300,604.03	324,081.95	324,066.82	308,170.10	332,397.41	339,337.51	362,165.20	334,698.57
Menos Provisiones	1,450.12	0.00%	0.00	442.74	444.53	467.20	457.92	535.54	359.80	370.59	380.11	377.42	1,481.46	1,496.43	1,450.12
Locales	1,450.12	0.00%	0.00	442.74	444.53	467.20	457.92	535.54	359.80	370.59	380.11	377.42	1,481.46	1,496.43	1,450.12
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	62,830.00	16.33%	384,728.45	410,451.26	413,687.14	417,813.67	421,007.25	417,948.64	431,020.42	442,111.39	452,613.43	444,145.99	435,634.46	437,290.61	447,558.45
Locales	52,341.53	13.78%	379,900.90	405,120.42	405,050.89	397,418.66	413,102.99	406,602.33	420,920.43	432,020.28	440,984.50	417,464.47	422,395.54	416,285.04	432,242.43
Extranjero	10,488.46	217.26%	4,827.55	5,330.84	8,636.25	20,395.01	7,904.26	11,346.31	10,099.99	10,091.11	11,628.93	26,681.52	13,238.92	21,005.57	15,316.02
TOTAL DE ACTIVOS	111,470.12	1.17%	9,522,651.74	9,503,061.14	9,683,657.28	9,535,913.86	9,493,131.57	9,509,591.16	9,404,116.51	9,414,306.46	9,490,281.35	9,528,665.77	9,515,344.13	9,478,357.94	9,634,121.86
DEPOSITOS	(353,786.27)	(5.01%)	7,065,600.34	7,137,225.04	7,248,002.74	7,164,254.10	7,132,433.26	7,178,510.49	7,006,272.04	6,989,881.59	6,873,109.34	6,754,991.53	6,658,829.18	6,667,404.20	6,711,814.07
Locales	(127,741.08)	(1.99%)	6,420,144.73	6,484,470.48	6,581,176.64	6,515,257.45	6,507,188.50	6,520,802.49	6,352,639.25	6,342,192.26	6,316,785.89	6,217,955.21	6,203,899.25	6,225,792.62	6,292,403.65

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Oficiales	(4,997.00)	(92.09%)	5,426.36	370.34	471.59	294.62	500.45	492.51	486.09	415.62	464.13	456.03	402.69	425.60	429.35
De Particulares	(86,175.44)	(1.42%)	6,078,079.14	6,115,500.30	6,213,400.27	6,173,794.02	6,207,737.69	6,175,907.67	6,049,708.41	6,046,135.11	6,007,600.60	5,877,564.24	5,898,886.25	5,961,263.22	5,991,903.70
A la Vista	107,754.10	8.87%	1,214,982.81	1,187,826.55	1,209,892.76	1,255,361.71	1,407,649.07	1,290,762.63	1,270,994.92	1,235,341.20	1,221,518.67	1,121,509.78	1,139,712.53	1,241,598.01	1,322,736.92
A Plazo	(207,039.21)	(6.19%)	3,343,395.91	3,390,059.69	3,392,392.97	3,325,065.32	3,202,459.68	3,292,953.41	3,208,098.54	3,251,566.18	3,255,189.00	3,229,539.17	3,229,370.47	3,197,725.19	3,136,356.69
De Ahorros	13,109.67	0.86%	1,519,700.42	1,537,614.06	1,611,114.54	1,593,366.98	1,597,628.94	1,592,191.64	1,570,614.95	1,559,227.73	1,530,892.93	1,526,515.30	1,529,803.25	1,521,940.02	1,532,810.09
De Bancos	(36,568.64)	(10.86%)	336,639.23	368,599.84	367,304.78	341,168.81	298,950.36	344,402.31	302,444.75	295,641.53	308,721.15	339,934.94	304,610.31	264,103.79	300,070.59
A la Vista	(50,928.34)	(33.96%)	149,966.99	163,398.32	168,304.64	147,525.69	114,678.06	166,585.69	94,958.39	60,342.17	79,156.16	131,117.27	93,984.87	78,222.42	99,038.65
A Plazo	14,359.71	7.69%	186,672.24	205,201.52	199,000.14	193,643.12	184,272.30	177,816.62	207,486.36	235,299.36	229,565.00	208,817.66	210,625.44	185,881.37	201,031.94
Extranjero	(226,045.19)	(35.02%)	645,455.61	652,754.56	666,826.10	648,996.65	625,244.77	657,707.99	653,632.79	647,689.33	556,323.45	537,036.32	454,929.93	441,611.58	419,410.42
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	(14,571.12)	(5.62%)	259,274.19	267,039.37	280,733.53	262,351.21	238,596.96	271,481.48	276,993.53	261,532.82	268,077.21	258,661.51	276,415.56	262,872.54	244,703.07
A la Vista	7,624.22	21.63%	35,256.28	36,899.60	37,699.63	35,596.70	42,630.19	42,633.94	41,658.19	40,173.78	42,019.02	42,003.79	41,869.15	39,821.06	42,880.50
A Plazo	(15,915.12)	(8.97%)	177,456.96	186,909.10	200,676.63	184,852.78	154,922.40	187,130.57	194,849.29	181,876.16	187,207.48	177,775.93	196,152.48	183,718.66	161,541.85
De Ahorros	(6,280.22)	(13.49%)	46,560.94	43,230.67	42,357.27	41,901.73	41,044.38	41,716.97	40,486.05	39,482.87	38,850.71	38,881.79	38,393.93	39,332.82	40,280.72
De Bancos	(211,474.07)	(54.76%)	386,181.42	385,715.19	386,092.57	386,645.44	386,647.81	386,226.51	376,639.26	386,156.51	288,246.25	278,374.81	178,514.37	178,739.04	174,707.35
A la Vista	48.88	7.03%	695.39	468.10	245.48	308.35	620.72	674.42	504.19	1,014.42	762.66	484.72	657.78	602.45	744.27
A Plazo	(211,522.95)	(54.87%)	385,486.04	385,247.09	385,847.09	386,337.09	386,027.09	385,552.09	376,135.07	385,142.09	287,483.59	277,890.09	177,856.59	178,136.59	173,963.09
OBLIGACIONES	468,307.31	43.56%	1,075,079.65	1,064,347.66	1,118,037.14	1,067,819.66	1,020,429.30	1,019,760.65	1,077,109.68	1,103,452.57	1,285,852.57	1,441,770.11	1,515,157.88	1,465,515.87	1,543,386.96
Locales	95,524.25	226.37%	42,198.24	30,136.38	80,451.57	80,263.44	80,429.47	80,890.89	90,409.76	90,396.41	124,848.08	139,999.67	139,784.29	139,159.02	137,722.49
Extranjero	372,783.05	36.09%	1,032,881.42	1,034,211.27	1,037,585.57	987,556.22	939,999.83	938,869.77	986,699.93	1,013,056.16	1,161,004.48	1,301,770.44	1,375,373.59	1,326,356.85	1,405,664.47
OTROS PASIVOS	30,181.04	9.62%	313,868.80	312,237.54	323,977.28	303,132.56	330,557.13	301,739.94	316,894.73	309,718.42	307,290.89	314,709.95	320,569.17	320,529.13	344,049.84
Locales	21,249.32	7.15%	297,091.06	292,881.41	301,858.05	288,694.15	314,602.55	282,550.34	295,783.75	287,141.25	281,882.00	295,495.89	299,781.05	296,783.45	318,340.38
Extranjero	8,931.72	53.24%	16,777.75	19,356.14	22,119.23	14,438.40	15,954.57	19,189.60	21,110.98	22,577.17	25,408.89	19,214.06	20,788.12	23,745.68	25,709.46
PATRIMONIO	(33,231.95)	(3.11%)	1,068,102.94	989,250.90	993,640.12	1,000,707.54	1,009,711.88	1,009,580.08	1,003,840.05	1,011,253.89	1,024,028.55	1,017,194.19	1,020,787.90	1,024,908.75	1,034,870.99
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	2,748.99	2.35%	116,783.24	116,805.39	116,846.00	117,006.12	117,347.83	117,019.23	117,428.89	117,544.64	117,645.94	118,735.86	118,682.13	118,748.25	119,532.23
Provisiones Dinámicas	0.00	0.00%	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91	114,304.91
Otras Reservas	2,748.99	110.92%	2,478.32	2,500.47	2,541.09	2,701.20	3,042.92	2,714.31	3,123.98	3,239.73	3,341.03	4,430.94	4,377.22	4,443.33	5,227.31

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Utilidad de Periodos Anteriores	(42,262.24)	(51.06%)	82,767.60	69,956.98	69,916.36	69,756.25	69,414.54	69,743.14	54,260.98	54,145.23	54,043.93	41,131.21	41,184.93	41,118.82	40,505.36
Utilidad de Periodo	10,173.28	13.47%	75,550.74	9,514.01	13,926.69	22,324.56	29,365.12	33,619.39	44,829.55	51,739.97	64,468.99	69,508.59	74,648.76	78,595.55	85,724.01
Ganancia o Perdida en Valores Disponibles para la Venta	(3,891.98)	(10.26%)	37,931.39	37,904.54	37,881.08	36,550.64	38,514.42	34,128.34	32,250.65	32,754.07	32,799.71	32,748.56	31,202.11	31,376.16	34,039.41
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	111,470.12	1.17%	9,522,651.74	9,503,061.14	9,683,657.28	9,535,913.86	9,493,131.57	9,509,591.16	9,404,116.51	9,414,306.46	9,490,281.35	9,528,665.77	9,515,344.13	9,478,357.94	9,634,121.86