

**BANISTMO, S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas )**

	2017	2018												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	475,959.60	42,485.46	38,446.86	42,464.33	41,900.19	42,532.42	45,031.16	43,812.76	44,064.21	44,488.93	42,394.37	43,765.60	45,975.76	517,362.06
Préstamos	437,025.12	38,527.73	34,759.41	38,011.70	37,844.82	38,310.77	40,963.66	39,607.01	39,765.99	40,191.01	39,451.55	39,409.01	41,657.26	468,499.91
Depósitos	7,386.50	795.26	879.25	1,017.18	766.95	801.06	715.49	753.70	790.27	823.59	1,012.50	840.63	999.32	10,195.20
Inversiones	28,567.02	3,114.89	2,776.20	3,405.40	3,255.56	3,386.43	3,315.08	3,416.07	3,471.00	3,435.57	1,887.47	3,470.44	3,659.62	38,593.71
Arrendamiento Financiero	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 Ingresos	2,980.96	47.59	32.00	30.06	32.87	34.16	36.93	35.98	36.95	38.77	42.86	45.52	(340.44)	73.24
Egresos de Operaciones	224,309.19	19,537.76	17,713.65	19,919.67	19,127.07	20,153.96	18,904.72	20,217.20	20,622.07	19,828.64	21,306.78	20,513.75	22,228.35	240,073.62
Intereses Pagados	186,674.36	16,231.48	14,723.14	16,607.60	16,027.62	16,690.56	15,932.58	16,882.93	17,224.74	16,827.14	17,783.04	17,177.89	17,847.13	199,955.85
Comisiones	37,634.82	3,306.28	2,990.52	3,312.07	3,099.45	3,463.40	2,972.13	3,334.27	3,397.34	3,001.50	3,523.74	3,335.86	4,381.22	40,117.77
Ingreso Neto de Intereses	251,650.42	22,947.71	20,733.21	22,544.67	22,773.13	22,378.46	26,126.44	23,595.56	23,442.13	24,660.29	21,087.59	23,251.85	23,747.41	277,288.44
Otros Ingresos	155,621.94	10,570.97	9,891.38	11,194.91	12,325.89	12,758.20	14,070.41	11,550.28	13,068.06	12,092.91	14,590.12	11,301.22	14,514.50	147,928.86
Comisiones	113,616.51	7,536.02	7,241.11	8,265.66	8,339.12	9,081.37	7,214.11	8,440.80	9,042.90	7,650.35	9,425.53	8,253.43	9,706.35	100,196.73
Operaciones con Divisas	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
Dividendos	1,513.80	40.85	132.49	0.00	0.00	352.74	445.01	0.00	0.00	0.00	0.00	0.00	445.01	1,416.09
Otros Ingresos	40,491.63	2,994.11	2,517.79	2,929.25	3,986.78	3,324.08	6,411.30	3,109.48	4,025.15	4,442.57	5,164.60	3,047.79	4,363.15	46,316.04
Ingresos de Operaciones	407,272.36	33,518.68	30,624.59	33,739.58	35,099.02	35,136.66	40,196.85	35,145.84	36,510.19	36,753.20	35,677.71	34,553.07	38,261.91	425,217.31
Egresos Generales	241,787.99	19,859.46	17,406.01	18,144.47	19,350.81	20,149.02	18,623.14	18,999.93	18,726.05	19,502.45	17,826.02	19,228.74	20,381.91	228,198.00
Gastos Administrativos	142,874.71	12,465.66	9,680.57	10,836.45	11,529.82	11,626.95	11,315.24	11,035.33	10,743.71	11,931.52	10,164.32	10,919.98	12,502.99	134,752.55
Gastos Generales	33,021.50	2,745.23	2,803.81	2,824.40	2,923.67	3,131.13	2,840.40	2,909.05	2,215.15	2,552.04	2,597.90	2,952.58	3,540.19	34,035.53
Gastos de Depreciación	16,100.17	1,368.95	1,264.51	1,230.07	1,333.02	1,333.97	1,295.01	1,346.83	1,308.00	1,370.27	1,345.47	1,701.17	1,382.38	16,279.65
Otros Gastos	49,791.61	3,279.62	3,657.11	3,253.55	3,564.29	4,056.97	3,172.48	3,708.72	4,459.19	3,648.63	3,718.33	3,655.01	2,956.35	43,130.26
Utilidad antes de Provisiones	165,484.37	13,659.22	13,218.59	15,595.11	15,748.22	14,987.64	21,573.72	16,145.91	17,784.14	17,250.75	17,851.70	15,324.33	17,880.00	197,019.31
Provisiones por Cuentas Malas	89,930.79	4,145.21	8,805.91	7,197.24	8,707.66	10,733.37	10,363.56	9,235.49	5,055.11	12,211.15	12,711.53	11,377.54	10,751.53	111,295.29
Utilidad del Periodo	75,553.58	9,514.01	4,412.68	8,397.87	7,040.56	4,254.27	11,210.16	6,910.42	12,729.02	5,039.60	5,140.17	3,946.79	7,128.46	85,724.01