

BANISTMO, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021										
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(180,264.74)	(17.00%)	1,060,299.07	1,019,445.89	1,103,425.83	1,059,084.72	1,134,915.52	1,230,789.90	1,130,012.39	1,094,139.64	927,670.84	799,861.95	716,399.29	877,165.74
Depositos Locales en Bancos	(5,720.92)	(2.22%)	257,222.44	228,230.64	262,771.65	257,881.64	271,499.88	448,355.29	362,937.09	263,151.51	241,415.38	238,707.47	167,194.71	227,928.70
A la Vista	(1,570.92)	(1.19%)	132,222.44	143,230.64	127,771.65	129,181.64	136,499.88	322,505.29	232,937.09	148,151.51	126,415.38	116,707.47	62,644.71	125,078.70
A Plazo	(4,150.00)	(3.32%)	125,000.00	85,000.00	135,000.00	128,700.00	135,000.00	125,850.00	130,000.00	115,000.00	115,000.00	122,000.00	104,550.00	102,850.00
Depositos Extranjeros en Bancos	(176,223.14)	(29.36%)	600,162.56	616,656.66	669,487.08	603,531.83	685,117.25	593,522.79	584,362.87	638,733.46	502,322.30	380,594.04	355,282.87	440,754.09
A la Vista	(24,183.14)	(6.73%)	359,087.56	376,431.66	477,712.08	453,006.83	496,442.25	412,947.79	405,837.87	432,564.46	327,227.30	193,135.04	269,489.87	310,056.59
A Plazo	(152,040.00)	(63.07%)	241,075.00	240,225.00	191,775.00	150,525.00	188,675.00	180,575.00	178,525.00	206,169.00	175,095.00	187,459.00	85,793.00	130,697.50
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
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
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
Otros	1,679.31	0.83%	202,914.07	174,558.59	171,167.11	197,671.26	178,298.38	188,911.82	182,712.43	192,254.67	183,933.16	180,560.43	193,921.72	208,482.94
CARTERA CREDITICIA	206,125.47	2.95%	6,977,279.57	6,945,134.55	6,975,376.67	6,985,851.42	6,886,941.44	6,873,160.89	6,855,179.37	6,903,507.90	6,956,287.86	7,007,806.13	7,100,914.10	7,208,190.14
Locales	361,769.13	5.03%	7,188,677.89	7,162,622.44	7,204,357.02	7,228,878.00	7,267,812.71	7,264,524.55	7,256,433.81	7,308,487.43	7,321,971.27	7,381,710.87	7,471,668.47	7,568,228.65
Extranjero	(112,324.43)	(46.65%)	240,777.97	240,516.10	234,405.00	231,781.32	104,229.66	103,097.95	100,771.03	99,611.20	143,284.61	141,408.34	132,542.75	129,613.32
Menos Provisiones	43,319.23	9.58%	452,176.28	458,003.99	463,385.35	474,807.90	485,100.93	494,461.61	502,025.47	504,590.73	508,968.02	515,313.08	503,297.12	489,651.83
Locales	44,535.69	9.97%	446,651.77	452,733.28	458,473.60	470,206.71	481,055.27	490,460.72	498,225.23	500,805.40	505,210.04	511,127.19	498,695.18	484,953.71
Extranjero	(1,216.46)	(22.02%)	5,524.51	5,270.70	4,911.76	4,601.19	4,045.67	4,000.90	3,800.24	3,785.33	3,757.98	4,185.88	4,601.94	4,698.11
INVERSIONES EN VALORES	(34,485.03)	(2.26%)	1,529,224.75	1,556,780.09	1,554,706.08	1,553,216.89	1,576,447.22	1,579,362.47	1,599,309.50	1,609,574.97	1,616,739.02	1,558,762.74	1,509,050.21	1,465,737.07
Locales	(25,851.84)	(2.32%)	1,112,957.36	1,116,142.15	1,119,088.24	1,105,571.08	1,090,946.19	1,089,700.97	1,105,253.73	1,127,908.83	1,126,031.12	1,121,240.79	1,111,739.86	1,083,514.16
Extranjero	(14,404.39)	(3.39%)	424,560.45	448,274.10	441,737.58	451,931.48	489,189.94	494,129.32	496,640.99	483,818.56	491,942.42	439,390.52	399,647.69	384,339.71
Menos Provisiones	(5,771.20)	(69.59%)	8,293.05	7,636.16	6,119.75	4,285.67	3,688.90	4,467.82	2,585.21	2,152.41	1,234.52	1,868.57	2,337.34	2,116.80
Locales	(5,979.03)	(72.10%)	8,293.05	7,636.16	6,119.75	4,285.67	3,571.05	4,250.50	2,366.88	1,932.97	1,014.01	1,647.03	2,131.53	1,910.02
Extranjero	207.83	0.00%	0.00	0.00	0.00	0.00	117.85	217.32	218.34	219.44	220.51	221.54	205.81	206.78
OTROS ACTIVOS	(37,038.31)	(5.06%)	732,672.88	733,335.80	755,903.18	741,660.07	766,095.73	786,691.97	778,723.15	777,361.71	785,023.36	785,966.39	803,006.77	740,628.34
Locales	(48,197.34)	(6.70%)	719,610.21	717,538.80	740,010.73	712,003.23	748,010.68	766,847.90	758,401.55	756,284.77	760,887.33	763,119.10	779,239.25	716,433.89
Extranjero	11,159.03	85.43%	13,062.67	15,796.99	15,892.46	29,656.84	18,085.04	19,844.07	20,321.60	21,076.94	24,136.03	22,847.29	23,767.52	24,194.44
TOTAL DE ACTIVOS	(45,662.61)	(0.44%)	10,299,476.28	10,254,696.33	10,389,411.76	10,339,813.11	10,364,399.91	10,470,005.23	10,363,224.42	10,384,584.23	10,285,721.09	10,152,397.21	10,129,370.38	10,291,721.30
DEPOSITOS	213,796.44	3.00%	7,128,732.31	7,114,196.50	7,245,710.39	7,294,307.67	7,358,257.49	7,374,533.65	7,454,106.12	7,508,717.68	7,479,456.06	7,356,274.23	7,315,617.67	7,301,248.74
Locales	204,332.69	3.02%	6,775,488.00	6,760,920.95	6,878,943.11	6,926,629.28	7,012,342.86	7,015,864.70	7,086,130.09	7,124,235.17	7,091,366.50	6,985,622.45	6,946,991.45	6,929,847.16

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	Diciembre
ACTIVOS LIQUIDOS	880,034.33
Depositos Locales en Bancos	251,501.52
A la Vista	130,651.52
A Plazo	120,850.00
Depositos Extranjeros en Bancos	423,939.43
A la Vista	334,904.43
A Plazo	89,035.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	204,593.38
CARTERA CREDITICIA	7,183,405.05
Locales	7,550,447.01
Extranjero	128,453.54
Menos Provisiones	495,495.51
Locales	491,187.46
Extranjero	4,308.05
INVERSIONES EN VALORES	1,494,739.72
Locales	1,087,105.52
Extranjero	410,156.06
Menos Provisiones	2,521.85
Locales	2,314.02
Extranjero	207.83
OTROS ACTIVOS	695,634.57
Locales	671,412.87
Extranjero	24,221.70
TOTAL DE ACTIVOS	10,253,813.67
DEPOSITOS	7,342,528.75
Locales	6,979,820.69

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	371.23	116.31%	319.17	349.38	402.19	393.40	458.69	491.81	526.25	898.01	819.74	1,265.20	1,108.01	928.38
De Particulares	243,971.32	3.76%	6,484,705.08	6,471,924.67	6,558,290.96	6,608,266.21	6,699,399.66	6,704,932.34	6,731,264.33	6,839,926.74	6,790,610.60	6,694,316.87	6,654,791.30	6,693,803.54
A la Vista	16,259.20	1.36%	1,199,884.59	1,216,805.89	1,263,635.96	1,255,496.09	1,344,120.39	1,226,753.48	1,240,817.64	1,283,514.31	1,257,460.42	1,234,277.08	1,175,154.60	1,189,053.96
A Plazo	(4,234.32)	(0.12%)	3,613,527.66	3,570,456.78	3,589,336.79	3,628,718.05	3,619,652.28	3,713,848.88	3,740,859.40	3,802,759.87	3,735,486.98	3,628,038.07	3,599,193.51	3,597,667.29
De Ahorros	231,946.44	13.88%	1,671,292.83	1,684,662.00	1,705,318.21	1,724,052.08	1,735,626.99	1,764,329.98	1,749,587.30	1,753,652.56	1,797,663.20	1,832,001.72	1,880,443.18	1,907,082.30
De Bancos	(40,009.86)	(13.77%)	290,463.75	288,646.90	320,249.96	317,969.67	312,484.51	310,440.55	354,339.51	283,410.42	299,936.16	290,040.37	291,092.14	235,115.24
A la Vista	(39,927.28)	(49.92%)	79,988.47	84,222.95	111,824.39	112,192.96	108,031.89	113,093.38	190,178.04	119,669.58	110,744.46	106,049.01	98,346.58	32,373.67
A Plazo	(82.58)	(0.04%)	210,475.28	204,423.95	208,425.57	205,776.71	204,452.63	197,347.17	164,161.47	163,740.84	189,191.70	183,991.36	192,745.57	202,741.57
Extranjero	9,463.74	2.68%	353,244.31	353,275.55	366,767.28	367,678.38	345,914.63	358,668.95	367,976.03	384,482.51	388,089.56	370,651.79	368,626.21	371,401.59
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
De Particulares	(19,501.80)	(5.96%)	327,324.68	325,822.85	332,583.00	335,940.07	315,330.26	327,810.58	338,393.58	320,657.22	326,202.85	309,579.95	306,997.50	311,750.89
A la Vista	(801.04)	(2.50%)	32,036.35	33,271.35	30,042.96	31,258.62	31,526.46	30,710.01	30,608.95	31,910.73	29,360.73	27,700.44	29,113.03	29,279.87
A Plazo	(14,769.98)	(5.63%)	262,496.23	260,767.57	271,010.58	271,269.73	251,149.70	264,614.37	274,742.68	251,884.84	265,006.21	250,492.70	246,895.07	252,250.58
De Ahorros	(3,930.78)	(11.99%)	32,792.10	31,783.94	31,529.47	33,411.72	32,654.10	32,486.19	33,041.94	36,861.66	31,835.91	31,386.82	30,989.40	30,220.44
De Bancos	28,965.54	111.75%	25,919.63	27,452.69	34,184.28	31,738.31	30,584.38	30,858.37	29,582.45	63,825.29	61,886.71	61,071.84	61,628.71	59,650.70
A la Vista	1,045.23	116.45%	897.56	2,430.62	6,054.93	3,608.97	2,455.03	2,729.03	2,153.11	2,395.95	1,949.87	2,133.56	2,420.43	2,678.32
A Plazo	27,920.31	111.58%	25,022.07	25,022.07	28,129.34	28,129.34	28,129.34	28,129.34	27,429.34	61,429.34	59,936.84	58,938.28	59,208.28	56,972.38
OBLIGACIONES	(325,894.20)	(19.94%)	1,634,062.96	1,628,765.39	1,630,479.02	1,551,180.56	1,506,656.90	1,435,606.99	1,353,849.75	1,325,726.56	1,274,890.83	1,264,257.54	1,257,990.92	1,330,631.79
Locales	(62,771.65)	(16.77%)	374,367.47	371,339.54	375,980.26	310,769.92	310,344.21	309,916.83	304,464.23	306,333.23	313,600.79	310,506.25	308,452.32	310,061.30
Extranjero	(263,122.55)	(20.89%)	1,259,695.49	1,257,425.85	1,254,498.75	1,240,410.64	1,196,312.69	1,125,690.16	1,049,385.53	1,019,393.33	961,290.03	953,751.28	949,538.60	1,020,570.49
OTROS PASIVOS	7,878.26	1.56%	504,815.68	474,828.32	472,932.35	455,685.50	459,124.71	613,347.05	514,153.00	501,378.36	473,611.96	468,357.14	498,563.78	550,789.26
Locales	12,880.08	2.68%	480,867.83	457,036.42	453,003.81	441,702.96	441,945.03	593,824.30	492,091.60	485,540.40	455,389.37	456,736.12	484,580.96	534,270.80
Extranjero	(5,001.82)	(20.89%)	23,947.85	17,791.90	19,928.53	13,982.54	17,179.67	19,522.75	22,061.40	15,837.97	18,222.59	11,621.03	13,982.82	16,518.47
PATRIMONIO	58,556.89	5.67%	1,031,865.32	1,036,906.12	1,040,290.01	1,038,639.39	1,040,360.81	1,046,517.54	1,041,115.55	1,048,761.62	1,057,762.24	1,063,508.30	1,057,198.02	1,109,051.49
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
Reservas de Capital	0.00	0.00%	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Otras Reservas	17,734.27	13.32%	133,132.64	133,829.18	134,157.27	134,498.75	134,504.35	134,924.68	135,849.29	137,950.34	138,414.64	140,500.81	140,840.84	150,030.20
Provisiones Dinámicas	8,223.71	7.19%	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	122,528.63
Otras Reservas	9,510.56	50.51%	18,827.72	19,524.26	19,852.36	20,193.84	20,199.44	20,619.77	21,544.38	23,645.43	24,109.72	26,195.90	26,535.93	27,501.57

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	Diciembre
Oficiales	690.40
De Particulares	6,728,676.40
A la Vista	1,216,143.78
A Plazo	3,609,293.34
De Ahorros	1,903,239.27
De Bancos	250,453.89
A la Vista	40,061.19
A Plazo	210,392.70
Extranjero	362,708.06
Oficiales	0.00
De Particulares	307,822.88
A la Vista	31,235.30
A Plazo	247,726.25
De Ahorros	28,861.33
De Bancos	54,885.17
A la Vista	1,942.80
A Plazo	52,942.38
OBLIGACIONES	1,308,168.76
Locales	311,595.83
Extranjero	996,572.94
OTROS PASIVOS	512,693.94
Locales	493,747.91
Extranjero	18,946.03
PATRIMONIO	1,090,422.21
Capital	755,069.97
Reservas de Capital	150,000.00
Otras Reservas	150,866.91
Provisiones Dinámicas	122,528.63
Otras Reservas	28,338.28

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Utilidad de Periodos Anteriores	(47,883.04)	2,491.68%	(1,921.72)	(54,433.16)	(54,761.25)	(55,102.73)	(55,108.33)	(55,528.67)	(59,791.40)	(61,892.45)	(62,356.74)	(64,442.92)	(64,782.95)	(48,968.05)
Utilidad de Periodo	96,375.42	(184.89%)	(52,126.09)	7,055.24	13,603.06	16,265.23	18,089.91	22,431.86	19,909.50	26,852.82	36,136.72	44,198.48	40,708.35	68,532.24
Ganancia o Perdida en Valores Disponibles para la Venta	(7,669.76)	(16.08%)	47,710.52	45,384.88	42,220.96	37,908.16	37,804.91	39,619.68	40,078.19	40,780.94	40,497.66	38,181.95	35,361.79	34,387.13
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
PASIVO Y PATRIMONIO	(45,662.61)	(0.44%)	10,299,476.28	10,254,696.33	10,389,411.76	10,339,813.11	10,364,399.91	10,470,005.23	10,363,224.42	10,384,584.23	10,285,721.09	10,152,397.21	10,129,370.38	10,291,721.30

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	Diciembre
Utilidad de Periodos Anteriores	(49,804.76)
Utilidad de Periodo	44,249.34
Ganancia o Perdida en Valores Disponible para la Venta	40,040.76
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	10,253,813.67