

BANISI, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(7,545.51)	(24.94%)	30,254.29	39,012.72	28,978.60	23,097.26	22,849.39	17,744.56	13,934.15	11,925.55	20,019.46	18,412.89	21,513.73	22,791.50	22,708.78
Depositos Locales en Bancos	(8,730.36)	(41.01%)	21,287.04	21,728.97	14,569.98	12,062.22	9,174.46	8,283.60	8,939.40	3,849.62	8,622.09	9,070.94	12,538.78	11,076.72	12,556.69
A la Vista	(3,730.36)	(38.12%)	9,787.04	11,228.97	5,569.98	6,562.22	5,174.46	4,283.60	5,939.40	3,849.62	4,122.09	5,570.94	5,038.78	5,076.72	6,056.69
A Plazo	(5,000.00)	(43.48%)	11,500.00	10,500.00	9,000.00	5,500.00	4,000.00	4,000.00	3,000.00	0.00	4,500.00	3,500.00	7,500.00	6,000.00	6,500.00
Depositos Extranjeros en Bancos	1,217.01	14.39%	8,454.47	16,697.75	13,914.27	10,620.14	13,148.40	8,814.08	4,505.13	7,405.93	10,888.75	8,905.34	8,407.74	11,334.63	9,671.48
A la Vista	1,217.01	14.57%	8,354.47	16,597.75	13,814.27	10,520.14	13,048.40	8,714.08	4,405.13	7,305.93	10,788.75	8,805.34	8,307.74	11,234.63	9,571.48
A Plazo	0.00	0.00%	100.00	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	(1.27)	(88.98%)	1.43	1.42	1.06	0.64	0.38	0.22	0.13	0.04	0.24	0.05	0.12	0.12	0.16
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	(1.27)	(88.98%)	1.43	1.42	1.06	0.64	0.38	0.22	0.13	0.04	0.24	0.05	0.12	0.12	0.16
Otros	(33.43)	(6.50%)	514.21	587.43	495.42	415.54	526.91	647.11	489.75	670.04	508.86	436.66	567.33	380.27	480.78
CARTERA CREDITICIA	42,631.80	9.20%	463,473.76	465,317.16	469,340.40	478,420.62	492,504.59	498,050.32	513,798.11	518,647.44	509,210.11	514,071.79	513,435.43	507,202.91	506,105.57
Locales	31,311.08	8.95%	349,959.35	352,454.83	354,615.53	356,970.61	360,137.20	361,921.68	365,907.49	367,748.90	370,791.34	375,794.34	379,856.76	378,461.22	381,270.43
Extranjero	10,519.99	8.49%	123,854.97	123,411.66	125,429.75	132,502.79	142,825.35	145,668.33	157,420.28	159,417.64	146,816.44	146,817.78	142,404.63	137,766.88	134,374.96
Menos Provisiones	(800.74)	(7.74%)	10,340.56	10,549.33	10,704.88	11,052.78	10,457.95	9,539.70	9,529.66	8,519.10	8,397.67	8,540.34	8,825.97	9,025.20	9,539.82
Locales	(935.03)	(9.11%)	10,265.22	10,455.60	10,609.84	10,891.12	10,354.93	9,435.47	9,379.74	8,383.09	8,266.30	8,385.87	8,657.43	8,858.05	9,330.19
Extranjero	134.29	178.27%	75.33	93.73	95.04	161.66	103.02	104.23	149.92	136.02	131.37	154.47	168.54	167.15	209.63
INVERSIONES EN VALORES	(4,817.89)	(5.33%)	90,413.26	91,108.94	98,047.79	98,894.58	101,267.51	101,146.11	98,505.01	98,064.93	97,841.40	97,318.60	93,541.86	87,308.80	85,595.37
Locales	(12,431.71)	(21.70%)	57,283.93	58,031.15	60,039.34	61,470.61	63,690.49	64,661.93	61,258.12	60,812.09	58,229.37	53,708.31	50,467.48	46,102.20	44,852.23
Extranjero	7,613.82	22.98%	33,129.33	33,077.79	38,008.45	37,423.97	37,577.02	36,484.18	37,246.89	37,252.85	39,612.03	43,610.30	43,074.38	41,206.60	40,743.15
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	776.57	3.89%	19,950.28	20,222.31	19,457.85	19,631.71	20,155.84	19,039.26	18,956.10	19,334.05	18,866.95	18,979.12	19,253.55	19,485.56	20,726.85
Locales	638.46	3.38%	18,876.16	19,033.78	18,321.39	18,489.16	18,870.84	17,753.39	17,583.25	17,894.00	17,620.65	17,635.72	17,846.54	18,219.38	19,514.61
Extranjero	138.11	12.86%	1,074.12	1,188.53	1,136.46	1,142.55	1,285.00	1,285.87	1,372.85	1,440.05	1,246.30	1,343.40	1,407.01	1,266.18	1,212.23
TOTAL DE ACTIVOS	31,044.98	5.14%	604,091.59	615,661.14	615,824.64	620,044.16	636,777.34	635,980.26	645,193.37	647,971.98	645,937.92	648,782.40	647,744.57	636,788.77	635,136.57
DEPOSITOS	24,784.72	5.35%	463,516.00	474,811.15	480,613.13	474,577.21	484,393.53	485,047.15	491,461.60	489,535.74	497,178.54	498,678.41	502,594.34	490,751.03	488,300.72
Locales	19,230.14	11.33%	169,791.88	178,591.99	181,660.51	184,331.66	187,449.21	186,279.52	181,349.95	177,420.39	184,550.48	185,624.76	190,657.44	184,175.30	189,022.02

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Utilidad de Periodos Anteriores	1,078.86	62.98%	1,713.04	2,963.20	2,963.20	2,963.20	2,906.10	2,849.00	2,791.90	2,791.90	2,791.90	2,791.90	2,791.90	2,791.90	2,791.90
Utilidad de Periodo	4,256.74	340.49%	1,250.16	282.57	660.42	943.94	1,230.38	1,540.25	2,226.97	2,696.01	3,251.52	3,660.09	4,457.15	5,182.37	5,506.90
Ganancia o Perdida en Valores Disponibles para la Venta	(1,382.24)	(2,508.47%)	55.10	(9.90)	(148.70)	(526.40)	(618.96)	(581.79)	(885.81)	(889.30)	(878.89)	(1,154.62)	(1,569.04)	(1,499.56)	(1,327.14)
PASIVO Y PATRIMONIO	31,044.98	5.14%	604,091.59	615,661.14	615,824.64	620,044.16	636,777.34	635,980.26	645,193.37	647,971.98	645,937.92	648,782.40	647,744.57	636,788.77	635,136.57