

BANISTMO, 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
ACTIVOS LIQUIDOS	174,801.81	19.86%	880,034.33	850,314.64	665,146.57	784,287.75	834,657.40	761,166.21	643,572.59	584,610.58	911,086.50	496,617.88	655,931.24	812,250.79
Depositos Locales en Bancos	(90,933.86)	(36.16%)	251,501.52	225,822.55	207,314.10	159,847.98	129,996.82	93,515.25	155,961.02	107,591.61	161,399.95	128,076.11	113,090.05	121,448.26
A la Vista	(64,883.86)	(49.66%)	130,651.52	121,822.55	119,614.10	80,847.98	53,146.82	16,665.25	69,961.02	31,591.61	62,399.95	9,076.11	19,090.05	22,548.26
A Plazo	(26,050.00)	(21.56%)	120,850.00	104,000.00	87,700.00	79,000.00	76,850.00	76,850.00	86,000.00	76,000.00	99,000.00	119,000.00	94,000.00	98,900.00
Depositos Extranjeros en Bancos	249,572.61	58.87%	423,939.43	433,367.22	261,683.25	440,920.67	508,203.97	481,953.91	321,632.75	284,592.48	511,826.71	188,439.55	354,144.67	468,742.91
A la Vista	47,196.41	14.09%	334,904.43	356,172.22	171,288.25	241,720.67	225,553.97	226,003.91	217,672.75	177,432.48	271,626.71	127,102.95	331,658.87	316,092.81
A Plazo	202,376.20	227.30%	89,035.00	77,195.00	90,395.00	199,200.00	282,650.00	255,950.00	103,960.00	107,160.00	240,200.00	61,336.60	22,485.80	152,650.10
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	16,163.07	7.90%	204,593.38	191,124.88	196,149.22	183,519.10	196,456.62	185,697.05	165,978.81	192,426.50	237,859.84	180,102.22	188,696.52	222,059.63
CARTERA CREDITICIA	402,245.83	5.60%	7,188,056.51	7,173,991.02	7,207,706.84	7,213,678.51	7,195,070.88	7,246,929.93	7,389,093.46	7,507,643.27	7,602,002.76	7,701,052.23	7,733,621.66	7,694,499.08
Locales	154,525.63	2.05%	7,550,447.01	7,530,733.18	7,539,386.81	7,526,098.66	7,507,609.86	7,507,938.02	7,636,294.21	7,744,163.63	7,829,521.76	7,968,166.64	7,935,280.52	7,871,368.29
Extranjero	175,636.29	136.73%	128,453.54	129,924.40	167,504.17	173,540.70	168,462.68	210,698.49	215,941.94	229,260.12	235,675.90	230,883.40	290,390.03	289,292.74
Menos Provisiones	(72,083.91)	(14.69%)	490,844.04	486,666.56	499,184.14	485,960.85	481,001.66	471,706.59	463,142.69	465,780.48	463,194.90	497,997.80	492,048.89	466,161.94
Locales	(68,626.25)	(14.10%)	486,687.99	482,538.46	494,741.76	484,610.74	480,047.41	470,679.11	462,145.11	465,058.19	462,593.66	497,490.59	491,430.07	465,569.12
Extranjero	(3,457.66)	(83.20%)	4,156.05	4,128.10	4,442.38	1,350.11	954.25	1,027.48	997.58	722.29	601.24	507.21	618.82	592.83
INVERSIONES EN VALORES	122,274.19	8.18%	1,494,739.72	1,500,321.78	1,517,839.86	1,605,548.52	1,619,801.23	1,636,450.10	1,613,773.71	1,609,484.36	1,644,339.65	1,620,782.79	1,544,051.04	1,532,230.13
Locales	16,917.18	1.56%	1,087,105.52	1,119,030.22	1,111,496.21	1,168,931.91	1,159,438.50	1,161,299.47	1,155,741.50	1,096,147.67	1,094,901.60	1,076,222.61	1,067,345.87	1,064,947.87
Extranjero	107,648.65	26.25%	410,156.06	384,900.79	411,243.19	440,387.44	464,024.57	478,400.76	461,451.65	516,609.27	552,294.65	547,684.40	480,102.97	470,966.80
Menos Provisiones	2,291.64	90.87%	2,521.85	3,609.24	4,899.54	3,770.84	3,661.84	3,250.12	3,419.44	3,272.58	2,856.60	3,124.22	3,397.79	3,684.54
Locales	2,350.55	101.58%	2,314.02	3,400.39	4,689.80	3,613.82	3,508.78	3,101.77	3,270.39	3,122.78	2,706.06	2,972.99	3,250.32	3,536.38
Extranjero	(58.92)	(28.35%)	207.83	208.85	209.74	157.03	153.06	148.35	149.05	149.80	150.53	151.23	147.47	148.16
OTROS ACTIVOS	12,954.42	1.86%	695,351.62	729,357.95	703,523.86	707,078.05	714,253.47	720,756.45	671,584.09	684,842.04	699,166.48	705,719.36	722,233.82	759,071.61
Locales	26,022.54	3.88%	671,129.91	704,448.50	678,125.89	679,345.73	684,531.30	690,844.98	658,521.31	671,311.81	682,773.45	689,956.75	714,113.59	747,382.63
Extranjero	(13,068.11)	(53.95%)	24,221.70	24,909.45	25,397.97	27,732.32	29,722.17	29,911.46	13,062.79	13,530.23	16,393.03	15,762.61	8,120.23	11,688.98
TOTAL DE ACTIVOS	712,276.25	6.94%	10,258,182.17	10,253,985.38	10,094,217.13	10,310,592.83	10,363,782.99	10,365,302.68	10,318,023.85	10,386,580.26	10,856,595.39	10,524,172.27	10,655,837.75	10,798,051.61
DEPOSITOS	198,569.99	2.70%	7,342,528.75	7,294,006.71	7,187,366.89	7,250,739.14	7,279,923.03	7,335,589.68	7,270,371.00	7,204,416.39	7,492,133.10	7,258,871.54	7,304,696.09	7,406,187.31
Locales	(603,457.47)	(8.65%)	6,979,820.69	6,958,519.11	6,845,352.25	6,914,719.21	6,938,910.70	7,000,980.24	6,934,568.25	6,879,260.97	7,168,791.58	6,946,478.80	6,993,003.08	6,245,412.88

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	Diciembre
ACTIVOS LIQUIDOS	1,054,836.14
Depositos Locales en Bancos	160,567.66
A la Vista	65,767.66
A Plazo	94,800.00
Depositos Extranjeros en Bancos	673,512.03
A la Vista	382,100.83
A Plazo	291,411.20
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	220,756.45
CARTERA CREDITICIA	7,590,302.33
Locales	7,704,972.64
Extranjero	304,089.83
Menos Provisiones	418,760.14
Locales	418,061.74
Extranjero	698.40
INVERSIONES EN VALORES	1,617,013.91
Locales	1,104,022.70
Extranjero	517,804.70
Menos Provisiones	4,813.49
Locales	4,664.57
Extranjero	148.92
OTROS ACTIVOS	708,306.04
Locales	697,152.45
Extranjero	11,153.59
TOTAL DE ACTIVOS	10,970,458.43
DEPOSITOS	7,541,098.74
Locales	6,376,363.23

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	170,631.95	24,714.97%	690.40	617.62	529.46	5,646.52	6,054.55	6,004.90	10,693.94	10,553.42	160,709.90	160,671.89	161,173.71	171,571.53
De Particulares	(871,838.59)	(12.96%)	6,728,676.40	6,718,309.33	6,620,665.84	6,677,331.84	6,719,496.35	6,760,624.04	6,705,648.13	6,648,424.10	6,777,089.85	6,569,366.23	6,627,040.76	5,710,506.39
A la Vista	70,520.83	5.80%	1,216,143.78	1,203,995.82	1,161,017.23	1,180,459.26	1,202,487.88	1,218,891.32	1,237,191.12	1,206,784.92	1,308,351.23	1,186,962.40	1,175,121.30	1,200,214.45
A Plazo	(995,690.05)	(27.59%)	3,609,293.34	3,587,298.73	3,498,350.18	3,526,455.57	3,526,341.84	3,551,886.42	3,503,112.29	3,470,385.44	3,446,237.90	3,414,041.80	3,493,986.11	2,516,214.12
De Ahorros	53,330.63	2.80%	1,903,239.27	1,927,014.78	1,961,298.42	1,970,417.01	1,990,666.63	1,989,846.31	1,965,344.72	1,971,253.74	2,022,500.72	1,968,362.02	1,957,933.34	1,994,077.82
De Bancos	97,749.17	39.03%	250,453.89	239,592.16	224,156.95	231,740.85	213,359.80	234,351.30	218,226.18	220,283.46	230,991.83	216,440.69	204,788.62	363,334.96
A la Vista	(3,207.36)	(8.01%)	40,061.19	35,410.95	36,416.66	44,215.60	37,552.90	37,566.40	39,708.38	47,429.33	48,600.75	38,548.07	33,351.60	35,424.36
A Plazo	100,956.53	47.98%	210,392.70	204,181.21	187,740.30	187,525.25	175,806.90	196,784.90	178,517.80	172,854.13	182,391.08	177,892.62	171,437.02	327,910.60
Extranjero	802,027.46	221.12%	362,708.06	335,487.59	342,014.64	336,019.93	341,012.32	334,609.43	335,802.75	325,155.42	323,341.52	312,392.73	311,693.00	1,160,774.43
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	835,679.15	271.48%	307,822.88	309,275.63	319,024.81	314,321.99	318,198.11	313,049.10	315,297.16	304,564.74	303,122.71	292,871.26	294,041.86	1,142,457.28
A la Vista	(5,634.23)	(18.04%)	31,235.30	32,536.96	33,723.19	31,760.63	34,553.60	31,178.27	37,499.77	28,304.94	30,030.01	28,800.01	27,563.64	28,165.38
A Plazo	837,011.27	337.88%	247,726.25	247,462.42	255,528.89	252,251.50	253,316.37	251,814.86	248,240.19	239,122.89	232,822.27	223,248.63	226,862.34	1,071,067.90
De Ahorros	4,302.11	14.91%	28,861.33	29,276.25	29,772.74	30,309.86	30,328.14	30,055.97	29,557.21	37,136.91	40,270.42	40,822.62	39,615.88	43,224.00
De Bancos	(33,651.69)	(61.31%)	54,885.17	26,211.96	22,989.83	21,697.95	22,814.22	21,560.33	20,505.59	20,590.67	20,218.81	19,521.48	17,651.15	18,317.15
A la Vista	(134.39)	(6.92%)	1,942.80	7,519.59	4,297.45	2,218.68	2,894.96	2,601.07	1,556.33	1,971.41	1,599.55	1,802.59	1,909.21	1,576.73
A Plazo	(33,517.30)	(63.31%)	52,942.38	18,692.38	18,692.38	19,479.26	19,919.26	18,959.26	18,949.26	18,619.26	18,619.26	17,718.89	15,741.94	16,740.42
OBLIGACIONES	492,606.75	37.66%	1,308,168.76	1,299,444.88	1,306,125.60	1,456,196.03	1,482,770.59	1,407,409.03	1,441,014.39	1,553,446.78	1,751,644.90	1,695,712.21	1,749,714.31	1,726,742.52
Locales	148,373.18	47.62%	311,595.83	306,544.89	304,744.24	351,234.91	351,843.42	348,292.19	350,766.37	422,848.97	455,708.30	453,205.80	494,928.31	461,642.42
Extranjero	344,233.56	34.54%	996,572.94	992,899.99	1,001,381.36	1,104,961.12	1,130,927.17	1,059,116.84	1,090,248.02	1,130,597.81	1,295,936.60	1,242,506.41	1,254,786.00	1,265,100.10
OTROS PASIVOS	2,884.24	0.56%	513,649.49	562,074.44	512,991.92	504,833.70	503,358.96	519,219.62	494,253.89	510,486.14	483,803.54	490,572.88	521,554.18	572,861.23
Locales	(12,441.67)	(2.51%)	494,703.46	549,512.43	497,399.39	495,283.07	490,577.81	503,864.70	475,930.09	497,355.24	466,707.53	477,682.93	504,106.19	538,358.02
Extranjero	15,325.91	80.89%	18,946.03	12,562.00	15,592.52	9,550.64	12,781.15	15,354.93	18,323.80	13,130.90	17,096.01	12,889.95	17,447.99	34,503.21
PATRIMONIO	18,215.28	1.67%	1,093,835.17	1,098,459.36	1,087,732.72	1,098,823.96	1,097,730.42	1,103,084.36	1,112,384.56	1,118,230.96	1,129,013.85	1,079,015.64	1,079,873.17	1,092,260.55
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	(150,000.00)	(100.00%)	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	11,666.36	7.73%	150,866.91	150,851.71	150,892.74	150,324.35	150,838.73	151,322.78	151,568.49	152,743.94	153,177.32	154,086.20	153,948.94	161,638.46
Provisiones Dinámicas	0.00	0.00%	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63	122,528.63
Otras Reservas	11,666.36	41.17%	28,338.28	28,323.09	28,364.11	27,795.72	28,310.10	28,794.15	29,039.86	30,215.31	30,648.69	31,557.57	31,420.31	39,109.83

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	Diciembre
Oficiales	171,322.35
De Particulares	5,856,837.82
A la Vista	1,286,664.61
A Plazo	2,613,603.30
De Ahorros	1,956,569.91
De Bancos	348,203.06
A la Vista	36,853.83
A Plazo	311,349.23
Extranjero	1,164,735.51
Oficiales	0.00
De Particulares	1,143,502.03
A la Vista	25,601.07
A Plazo	1,084,737.52
De Ahorros	33,163.44
De Bancos	21,233.48
A la Vista	1,808.41
A Plazo	19,425.08
OBLIGACIONES	1,800,775.51
Locales	459,969.01
Extranjero	1,340,806.50
OTROS PASIVOS	516,533.73
Locales	482,261.79
Extranjero	34,271.94
PATRIMONIO	1,112,050.45
Capital	755,069.97
Reservas de Capital	0.00
Otras Reservas	162,533.26
Provisiones Dinámicas	122,528.63
Otras Reservas	40,004.64

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Utilidad de Periodos Anteriores	183,485.65	(368.41%)	(49,804.76)	(2,127.27)	(2,168.29)	(1,599.91)	(2,114.28)	(2,598.34)	(5,354.32)	(6,529.78)	(6,963.16)	(7,872.03)	(7,734.78)	(15,424.30)
Utilidad de Periodo	6,162.35	12.93%	47,662.29	10,549.72	4,309.37	23,107.66	26,160.31	35,222.69	49,868.42	53,806.75	64,020.64	25,477.21	30,066.96	38,656.96
Ganancia o Perdida en Valores Disponibles para la Venta	(33,099.08)	(82.66%)	40,040.76	34,115.22	29,628.94	21,921.88	17,775.69	14,067.26	11,232.01	13,140.07	13,709.07	2,254.30	(1,477.93)	2,319.46
PASIVO Y PATRIMONIO	712,276.25	6.94%	10,258,182.17	10,253,985.38	10,094,217.13	10,310,592.83	10,363,782.99	10,365,302.68	10,318,023.85	10,386,580.26	10,856,595.39	10,524,172.27	10,655,837.75	10,798,051.61

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	Diciembre
Utilidad de Periodos Anteriores	133,680.90
Utilidad de Periodo	53,824.64
Ganancia o Perdida en Valores Disponible para la Venta	6,941.68
PASIVO Y PATRIMONIO	10,970,458.43