

BANISTMO, S.A.
ESTADO DE RESULTADO
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

	2021	2022												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	516,388.13	43,525.83	39,559.39	44,211.91	41,871.14	45,640.11	44,608.15	46,320.44	47,385.24	48,661.47	51,952.90	50,767.91	55,876.90	560,381.39
Préstamos	470,063.28	39,405.65	36,113.00	39,709.85	37,585.84	40,969.04	40,448.68	41,269.46	42,037.43	43,234.78	46,386.05	44,432.72	48,614.21	500,206.72
Depósitos	2,084.08	210.07	126.31	176.50	264.72	393.03	422.69	498.24	779.83	794.24	853.06	1,435.06	1,772.87	7,726.60
Inversiones	44,156.22	3,887.14	3,295.18	4,298.01	3,990.16	4,245.29	3,701.43	4,499.96	4,507.34	4,539.04	4,603.54	4,785.12	5,313.35	51,665.55
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	84.54	22.98	24.89	27.56	30.42	32.75	35.35	52.78	60.64	93.42	110.25	115.01	176.47	782.51
Egresos de Operaciones	255,216.76	19,983.62	18,862.32	21,095.34	20,502.72	20,887.06	20,866.65	21,051.34	22,735.76	23,382.18	24,262.60	23,913.25	27,160.91	264,703.75
Intereses Pagados	215,410.93	17,216.13	15,799.51	17,172.87	17,103.42	17,305.39	17,028.93	17,659.97	18,613.27	19,534.56	20,315.84	20,023.13	21,557.02	219,330.03
Comisiones	39,805.83	2,767.49	3,062.81	3,922.47	3,399.30	3,581.66	3,837.73	3,391.37	4,122.49	3,847.61	3,946.76	3,890.12	5,603.89	45,373.72
Ingreso Neto de Intereses	261,171.37	23,542.21	20,697.07	23,116.58	21,368.42	24,753.06	23,741.49	25,269.10	24,649.48	25,279.29	27,690.30	26,854.66	28,715.99	295,677.63
Otros Ingresos	116,165.41	11,292.66	9,848.95	12,407.81	11,203.29	9,632.33	11,856.73	10,568.50	12,396.35	11,685.97	10,906.71	10,086.05	16,318.24	138,203.59
Comisiones	85,838.30	6,925.50	7,011.73	8,168.23	7,190.53	7,489.11	8,734.03	7,601.60	9,019.60	8,866.15	8,338.47	8,120.22	10,615.51	98,080.68
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	1,031.79	0.00	33.44	0.00	0.00	0.00	427.88	0.00	0.00	0.00	0.00	0.00	2,117.55	2,578.87
Otros Ingresos	29,295.33	4,367.16	2,803.79	4,239.58	4,012.76	2,143.22	2,694.81	2,966.90	3,376.75	2,819.82	2,568.24	1,965.83	3,585.18	37,544.03
Ingresos de Operaciones	377,336.78	34,834.87	30,546.03	35,524.38	32,571.71	34,385.39	35,598.22	35,837.59	37,045.83	36,965.26	38,597.01	36,940.71	45,034.23	433,881.22
Egresos Generales	222,166.95	18,771.41	15,064.55	22,856.28	21,386.79	19,679.98	20,376.96	16,704.33	20,353.46	12,092.48	12,986.98	26,559.94	15,493.79	222,326.95
Gastos Administrativos	114,532.80	8,304.94	9,657.18	9,789.86	9,837.87	9,591.56	9,749.91	9,829.86	10,572.01	10,432.00	10,599.10	10,858.70	5,911.10	115,134.10
Gastos Generales	80,705.90	7,527.00	2,923.99	10,614.95	8,582.85	7,936.15	8,086.67	4,565.66	7,540.85	(1,189.97)	53.91	13,651.39	7,602.20	77,895.66
Gastos de Depreciación	22,938.85	1,848.13	1,935.04	1,904.03	1,872.93	1,876.55	1,880.32	1,867.27	1,871.88	1,862.35	1,884.71	1,938.41	2,062.44	22,804.07
Otros Gastos	3,989.40	1,091.34	548.34	547.44	1,093.14	275.72	660.06	441.54	368.73	988.10	449.25	111.43	(81.96)	6,493.11
Utilidad antes de Provisiones	155,169.82	16,063.46	15,481.48	12,668.11	11,184.91	14,705.41	15,221.26	19,133.26	16,692.37	24,872.78	25,610.03	10,380.77	29,540.43	211,554.27
Provisiones por Cuentas Malas	107,507.53	5,513.74	21,721.84	(6,130.18)	8,132.26	5,643.03	575.53	15,194.93	6,478.48	63,416.21	21,020.28	1,790.77	14,372.75	157,729.63
Utilidad del Periodo	47,662.29	10,549.72	(6,240.36)	18,798.29	3,052.65	9,062.38	14,645.73	3,938.34	10,213.89	(38,543.43)	4,589.75	8,590.00	15,167.68	53,824.64