

BANISI, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	2,490.35	10.97%	22,708.78	25,730.72	25,724.96	23,189.82	20,670.53	27,442.59	28,804.67	34,537.57	24,985.92	26,218.35	29,312.41	30,532.44	25,199.13
Depositos Locales en Bancos	(851.38)	(6.78%)	12,556.69	12,874.89	21,440.76	13,309.02	11,638.65	14,248.92	13,776.73	19,859.27	13,716.29	16,325.25	17,535.96	18,492.43	11,705.31
A la Vista	(2,851.38)	(47.08%)	6,056.69	5,374.89	7,340.76	3,809.02	3,638.65	3,748.92	3,576.73	6,359.27	3,301.29	5,175.25	5,785.96	4,242.43	3,205.31
A Plazo	2,000.00	30.77%	6,500.00	7,500.00	14,100.00	9,500.00	8,000.00	10,500.00	10,200.00	13,500.00	10,415.00	11,150.00	11,750.00	14,250.00	8,500.00
Depositos Extranjeros en Bancos	3,349.71	34.63%	9,671.48	12,199.74	3,718.20	9,368.86	8,603.85	12,537.90	14,352.03	14,108.35	10,515.81	9,302.47	11,275.35	11,564.86	13,021.19
A la Vista	(150.29)	(1.57%)	9,571.48	12,099.74	3,618.20	9,268.86	8,503.85	9,437.90	11,192.03	10,948.35	7,355.81	6,142.47	9,115.35	7,904.86	9,421.19
A Plazo	3,500.00	3,500.00%	100.00	100.00	100.00	100.00	100.00	3,100.00	3,160.00	3,160.00	3,160.00	3,160.00	2,160.00	3,660.00	3,600.00
Menos Provisiones	0.12	73.87%	0.16	0.11	0.47	0.47	0.34	0.50	0.44	0.28	0.18	0.19	0.15	0.28	0.27
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	0.12	73.87%	0.16	0.11	0.47	0.47	0.34	0.50	0.44	0.28	0.18	0.19	0.15	0.28	0.27
Otros	(7.86)	(1.64%)	480.78	656.19	566.47	512.41	428.37	656.27	676.35	570.23	754.00	590.82	501.25	475.42	472.91
CARTERA CREDITICIA	15,058.14	2.98%	506,105.57	488,872.54	491,668.25	502,362.59	503,144.43	508,895.10	506,788.56	512,043.79	520,367.79	519,411.39	519,131.11	516,153.00	521,163.70
Locales	37,571.77	9.85%	381,270.43	382,912.46	385,571.01	394,497.27	392,971.71	395,886.34	396,995.46	398,385.23	402,338.57	404,615.89	409,866.41	412,214.81	418,842.20
Extranjero	(25,688.10)	(19.12%)	134,374.96	113,482.33	113,175.98	114,750.92	116,914.35	119,899.80	116,764.40	120,092.87	124,032.52	120,759.73	115,526.76	110,292.57	108,686.86
Menos Provisiones	(3,174.46)	(33.28%)	9,539.82	7,522.25	7,078.74	6,885.60	6,741.63	6,891.04	6,971.30	6,434.32	6,003.30	5,964.23	6,262.06	6,354.37	6,365.36
Locales	(3,048.67)	(32.68%)	9,330.19	7,357.83	6,878.16	6,733.53	6,661.86	6,813.42	6,860.64	6,326.78	5,901.79	5,879.94	6,183.29	6,260.46	6,281.52
Extranjero	(125.79)	(60.00%)	209.63	164.42	200.58	152.07	79.77	77.62	110.66	107.54	101.51	84.29	78.77	93.91	83.84
INVERSIONES EN VALORES	1,693.88	1.98%	85,595.37	85,889.96	85,795.00	85,010.91	85,335.75	85,718.99	85,658.94	85,602.96	86,752.64	86,450.31	84,986.79	85,147.91	87,289.25
Locales	(2,001.92)	(4.46%)	44,852.23	45,145.09	44,145.94	43,771.17	43,557.18	43,451.40	43,411.70	45,347.43	46,632.05	43,507.45	39,746.15	39,914.31	42,850.30
Extranjero	3,695.80	9.07%	40,743.15	40,744.87	41,649.06	41,239.74	41,778.57	42,267.58	42,247.24	40,255.53	40,120.59	42,942.86	45,240.64	45,233.59	44,438.95
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	442.16	2.13%	20,726.85	21,780.14	21,306.73	20,835.63	21,250.06	19,803.93	19,494.11	22,271.99	21,302.56	21,256.83	21,292.53	20,682.66	21,169.01
Locales	205.07	1.05%	19,514.61	20,608.78	20,169.88	19,641.42	19,752.33	18,596.88	18,318.73	21,110.41	20,104.95	19,846.86	19,698.71	19,243.49	19,719.68
Extranjero	237.10	19.56%	1,212.23	1,171.36	1,136.86	1,194.22	1,497.73	1,207.05	1,175.38	1,161.58	1,197.61	1,409.98	1,593.83	1,439.17	1,449.33
TOTAL DE ACTIVOS	19,684.53	3.10%	635,136.57	622,273.37	624,494.94	631,398.95	630,400.76	641,860.60	640,746.27	654,456.31	653,408.92	653,336.89	654,722.84	652,516.00	654,821.10
DEPOSITOS	(13,288.87)	(2.72%)	488,300.72	472,082.90	474,098.80	474,184.11	462,808.49	470,856.01	467,181.54	474,230.42	468,751.94	461,284.00	468,356.93	472,726.87	475,011.85
Locales	29,070.71	15.38%	189,022.02	188,691.81	189,539.39	194,519.15	186,137.50	190,662.15	190,922.40	197,165.79	195,209.62	196,095.89	208,563.58	214,522.44	218,092.73

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Utilidad de Periodos Anteriores	5,350.90	191.66%	2,791.90	8,298.80	8,298.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80	8,142.80
Utilidad de Periodo	1,721.04	31.25%	5,506.90	894.37	1,429.29	2,116.44	2,589.65	3,320.16	3,818.48	4,538.52	5,116.70	5,565.87	6,273.68	6,808.22	7,227.94
Ganancia o Perdida en Valores Disponibles para la Venta	1,071.31	(80.72%)	(1,327.14)	(874.44)	(1,025.12)	(795.30)	(627.21)	(752.29)	(724.52)	(682.00)	(440.32)	(446.58)	(740.52)	(457.40)	(255.83)
PASIVO Y PATRIMONIO	19,684.53	3.10%	635,136.57	622,273.37	624,494.94	631,398.95	630,400.76	641,860.60	640,746.27	654,456.31	653,408.92	653,336.89	654,722.84	652,516.00	654,821.10