

BANISTMO, 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
ACTIVOS LIQUIDOS	(112,214.98)	(10.64%)	1,054,836.14	1,011,678.26	858,495.66	672,662.32	611,196.77	566,649.36	694,783.50	544,091.65	578,348.98	540,309.25	595,353.48	643,925.86
Depositos Locales en Bancos	36,739.28	22.88%	160,567.66	86,159.06	105,500.01	87,000.97	89,322.68	97,121.78	70,272.26	84,659.51	92,488.83	178,087.18	92,218.96	83,869.84
A la Vista	6,689.28	10.17%	65,767.66	23,709.06	53,500.01	25,000.97	29,472.68	39,121.78	31,272.26	28,659.51	59,488.83	124,087.18	44,218.96	19,869.84
A Plazo	30,050.00	31.70%	94,800.00	62,450.00	52,000.00	62,000.00	59,850.00	58,000.00	39,000.00	56,000.00	33,000.00	54,000.00	48,000.00	64,000.00
Depositos Extranjeros en Bancos	(135,282.94)	(20.09%)	673,512.03	737,166.49	564,486.18	419,474.35	355,130.68	298,206.09	453,802.54	296,316.34	324,468.95	178,103.45	322,054.54	371,138.10
A la Vista	(174,004.74)	(45.54%)	382,100.83	383,071.39	330,408.93	225,983.85	283,641.18	159,386.09	239,707.54	232,058.84	240,447.95	134,568.95	220,294.54	209,378.10
A Plazo	38,721.80	13.29%	291,411.20	354,095.10	234,077.25	193,490.50	71,489.50	138,820.00	214,095.00	64,257.50	84,021.00	43,534.50	101,760.00	161,760.00
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	(13,671.32)	(6.19%)	220,756.45	188,352.72	188,509.46	166,187.00	166,743.41	171,321.50	170,708.70	163,115.80	161,391.20	184,118.62	181,079.98	188,917.93
CARTERA CREDITICIA	(129,213.80)	(1.70%)	7,590,302.33	7,493,208.54	7,481,475.39	7,510,812.20	7,497,494.03	7,499,682.57	7,527,127.44	7,530,227.80	7,511,148.89	7,524,361.64	7,519,120.18	7,543,832.22
Locales	(197,258.47)	(2.56%)	7,704,972.64	7,666,203.48	7,665,080.13	7,670,513.69	7,658,516.43	7,656,566.19	7,664,593.72	7,661,565.00	7,633,888.55	7,656,979.85	7,598,748.23	7,587,566.97
Extranjero	39,545.14	13.00%	304,089.83	246,764.78	239,334.77	259,202.38	256,377.61	263,186.82	265,123.64	269,482.02	277,668.03	276,672.04	332,234.22	340,524.28
Menos Provisiones	(28,499.53)	(6.81%)	418,760.14	419,759.72	422,939.51	418,903.86	417,400.01	420,070.43	402,589.92	400,819.22	400,407.68	409,290.25	411,862.27	384,259.03
Locales	(28,469.90)	(6.81%)	418,061.74	419,178.20	422,362.62	418,285.04	416,735.16	419,421.74	401,915.53	400,119.71	399,669.72	408,660.23	411,115.43	383,546.83
Extranjero	(29.63)	(4.24%)	698.40	581.52	576.89	618.82	664.84	648.70	674.39	699.51	737.97	630.03	746.84	712.20
INVERSIONES EN VALORES	(19,764.54)	(1.22%)	1,617,013.91	1,715,745.44	1,644,939.80	1,668,436.03	1,645,629.48	1,624,710.65	1,684,709.70	1,680,924.65	1,673,393.66	1,654,432.55	1,596,175.81	1,534,627.97
Locales	(4,011.88)	(0.36%)	1,104,022.70	1,105,154.11	1,109,611.09	1,111,678.68	1,102,440.44	1,101,817.78	1,148,485.19	1,138,300.82	1,134,454.87	1,128,893.88	1,127,657.43	1,054,592.39
Extranjero	(11,351.98)	(2.19%)	517,804.70	615,436.80	540,213.74	561,761.37	549,774.90	529,261.09	542,784.91	552,219.80	549,652.13	535,995.30	479,120.72	489,442.91
Menos Provisiones	4,400.67	91.42%	4,813.49	4,845.47	4,885.03	5,004.02	6,585.86	6,368.21	6,560.41	9,595.96	10,713.35	10,456.63	10,602.34	9,407.33
Locales	4,322.53	92.67%	4,664.57	4,695.82	4,734.75	4,852.94	6,390.81	6,172.16	6,333.14	9,367.54	10,483.80	10,226.02	10,377.49	9,181.41
Extranjero	78.14	52.48%	148.92	149.65	150.28	151.09	195.05	196.04	227.27	228.43	229.54	230.61	224.85	225.91
OTROS ACTIVOS	12,804.49	1.81%	708,306.04	709,401.85	719,201.68	697,874.03	703,430.00	708,493.24	695,896.79	720,968.83	722,986.16	723,399.17	737,320.66	750,526.02
Locales	12,140.40	1.74%	697,152.45	699,067.92	702,989.17	680,565.61	689,248.53	691,344.88	681,982.49	708,882.20	710,379.68	711,070.38	725,304.96	738,159.56
Extranjero	664.09	5.95%	11,153.59	10,333.93	16,212.51	17,308.42	14,181.47	17,148.35	13,914.30	12,086.63	12,606.47	12,328.78	12,015.71	12,366.46
TOTAL DE ACTIVOS	(248,388.82)	(2.26%)	10,970,458.43	10,930,034.09	10,704,112.52	10,549,784.58	10,457,750.27	10,399,535.82	10,602,517.42	10,476,212.93	10,485,877.69	10,442,502.61	10,447,970.14	10,472,912.07
DEPOSITOS	(197,641.19)	(2.62%)	7,541,098.74	7,510,046.16	7,427,138.90	7,398,160.29	7,338,394.10	7,256,667.00	7,294,781.68	7,216,855.83	7,253,468.12	7,143,692.27	7,156,033.23	7,151,909.12
Locales	(354,696.32)	(5.56%)	6,376,363.23	6,349,654.82	6,303,193.71	6,266,851.85	6,203,820.10	6,112,913.20	6,144,369.94	6,055,852.21	6,083,913.74	5,945,717.73	5,962,999.25	5,939,330.70

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	Diciembre
ACTIVOS LIQUIDOS	942,621.16
Depositos Locales en Bancos	197,306.94
A la Vista	72,456.94
A Plazo	124,850.00
Depositos Extranjeros en Bancos	538,229.09
A la Vista	208,096.09
A Plazo	330,133.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	207,085.13
CARTERA CREDITICIA	7,461,088.53
Locales	7,507,714.17
Extranjero	343,634.97
Menos Provisiones	390,260.60
Locales	389,591.84
Extranjero	668.76
INVERSIONES EN VALORES	1,597,249.38
Locales	1,100,010.82
Extranjero	506,452.72
Menos Provisiones	9,214.17
Locales	8,987.10
Extranjero	227.06
OTROS ACTIVOS	721,110.53
Locales	709,292.85
Extranjero	11,817.69
TOTAL DE ACTIVOS	10,722,069.61
DEPOSITOS	7,343,457.55
Locales	6,021,666.91

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	48,111.53	28.08%	171,322.35	171,004.01	171,194.45	171,287.68	171,711.62	171,505.93	219,315.95	219,796.20	219,900.59	219,709.95	219,587.84	219,875.87
De Particulares	(253,710.80)	(4.33%)	5,856,837.82	5,933,535.38	5,887,705.97	5,869,248.24	5,817,425.07	5,654,713.57	5,671,657.56	5,581,756.37	5,585,762.69	5,480,503.59	5,521,546.94	5,480,555.73
A la Vista	(128,732.82)	(10.01%)	1,286,664.61	1,277,737.04	1,272,885.12	1,213,884.55	1,238,437.17	1,131,194.41	1,156,869.86	1,105,905.08	1,126,253.85	1,086,840.10	1,092,945.54	1,057,798.30
A Plazo	128,188.98	4.90%	2,613,603.30	2,695,569.83	2,681,368.45	2,726,418.03	2,645,520.94	2,656,656.85	2,657,838.37	2,625,040.83	2,649,001.81	2,641,750.63	2,655,580.93	2,699,194.59
De Ahorros	(253,166.96)	(12.94%)	1,956,569.91	1,960,228.51	1,933,452.39	1,928,945.67	1,933,466.95	1,866,862.31	1,856,949.33	1,850,810.46	1,810,507.03	1,751,912.87	1,773,020.47	1,723,562.83
De Bancos	(149,097.05)	(42.82%)	348,203.06	245,115.43	244,293.29	226,315.93	214,683.41	286,693.70	253,396.43	254,299.64	278,250.46	245,504.18	221,864.47	238,899.10
A la Vista	6,296.12	17.08%	36,853.83	34,529.44	46,407.24	38,385.72	34,663.65	76,707.77	38,095.98	26,706.93	62,153.00	30,478.95	23,364.39	38,027.32
A Plazo	(155,393.16)	(49.91%)	311,349.23	210,585.99	197,886.06	187,930.21	180,019.76	209,985.92	215,300.45	227,592.71	216,097.46	215,025.24	198,500.08	200,871.78
Extranjero	157,055.12	13.48%	1,164,735.51	1,160,391.34	1,123,945.19	1,131,308.44	1,134,574.00	1,143,753.80	1,150,411.75	1,161,003.62	1,169,554.38	1,197,974.54	1,193,033.98	1,212,578.43
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	167,758.71	14.67%	1,143,502.03	1,145,762.05	1,109,395.09	1,117,040.74	1,120,185.96	1,129,120.86	1,136,387.15	1,146,936.33	1,158,516.95	1,186,761.73	1,181,384.09	1,201,500.48
A la Vista	(4,270.37)	(16.68%)	25,601.07	27,494.09	25,379.53	25,667.28	22,239.43	21,995.74	22,922.15	23,395.29	21,906.49	20,133.00	21,397.04	20,056.92
A Plazo	178,631.05	16.47%	1,084,737.52	1,086,530.46	1,056,016.70	1,061,449.06	1,069,710.89	1,075,780.10	1,082,064.60	1,088,183.88	1,108,562.07	1,138,991.96	1,133,029.72	1,154,530.10
De Ahorros	(6,601.98)	(19.91%)	33,163.44	31,737.51	27,998.87	29,924.40	28,235.64	31,345.02	31,400.40	35,357.16	28,048.40	27,636.77	26,957.32	26,913.46
De Bancos	(10,703.58)	(50.41%)	21,233.48	14,629.29	14,550.09	14,267.70	14,388.04	14,632.94	14,024.60	14,067.29	11,037.43	11,212.81	11,649.90	11,077.95
A la Vista	(343.51)	(19.00%)	1,808.41	1,644.29	1,315.09	1,722.70	1,843.04	2,187.94	1,579.60	1,622.29	1,592.43	1,767.81	2,334.90	2,012.95
A Plazo	(10,360.08)	(53.33%)	19,425.08	12,985.00	13,235.00	12,545.00	12,545.00	12,445.00	12,445.00	12,445.00	9,445.00	9,445.00	9,315.00	9,065.00
OBLIGACIONES	(98,237.20)	(5.46%)	1,800,775.51	1,792,904.88	1,657,698.30	1,539,471.98	1,478,850.28	1,487,058.08	1,635,667.13	1,589,406.27	1,630,226.60	1,682,480.28	1,672,126.10	1,658,310.91
Locales	(65,796.27)	(14.30%)	459,969.01	461,699.53	415,830.60	330,016.98	322,664.72	322,950.37	319,708.65	321,725.84	363,864.39	380,440.71	369,253.66	391,039.77
Extranjero	(32,440.93)	(2.42%)	1,340,806.50	1,331,205.35	1,241,867.70	1,209,455.00	1,156,185.56	1,164,107.71	1,315,958.48	1,267,680.42	1,266,362.21	1,302,039.57	1,302,872.44	1,267,271.14
OTROS PASIVOS	11,398.31	2.20%	518,782.97	500,191.36	489,736.44	461,582.15	477,511.23	483,140.27	490,371.35	478,809.65	478,606.56	486,536.90	501,060.07	524,742.84
Locales	11,699.43	2.41%	484,511.04	469,491.92	457,884.64	432,898.55	444,973.56	445,135.31	453,861.98	447,987.45	444,503.83	454,566.90	462,980.71	481,220.77
Extranjero	(301.11)	(0.88%)	34,271.94	30,699.44	31,851.80	28,683.60	32,537.66	38,004.95	36,509.37	30,822.20	34,102.73	31,970.01	38,079.36	43,522.08
PATRIMONIO	36,091.26	3.25%	1,109,801.21	1,126,891.68	1,129,538.89	1,150,570.15	1,162,994.67	1,172,670.48	1,181,697.26	1,191,141.19	1,123,576.41	1,129,793.15	1,118,750.73	1,137,949.19
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%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	11,074.83	6.81%	162,533.26	163,201.19	163,095.33	163,763.89	163,123.18	171,634.47	177,663.58	174,591.69	174,923.80	175,592.89	172,570.15	173,163.08
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	11,074.83	27.68%	40,004.64	40,672.56	40,566.70	41,235.26	40,594.55	49,105.84	55,134.95	52,063.06	52,395.17	53,064.27	50,041.52	50,634.45

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	Diciembre
Oficiales	219,433.88
De Particulares	5,603,127.02
A la Vista	1,157,931.79
A Plazo	2,741,792.28
De Ahorros	1,703,402.94
De Bancos	199,106.01
A la Vista	43,149.95
A Plazo	155,956.07
Extranjero	1,321,790.63
Oficiales	0.00
De Particulares	1,311,260.74
A la Vista	21,330.70
A Plazo	1,263,368.57
De Ahorros	26,561.46
De Bancos	10,529.90
A la Vista	1,464.90
A Plazo	9,065.00
OBLIGACIONES	1,702,538.31
Locales	394,172.74
Extranjero	1,308,365.57
OTROS PASIVOS	530,181.29
Locales	496,210.46
Extranjero	33,970.83
PATRIMONIO	1,145,892.46
Capital	755,069.97
Reservas de Capital	0.00
Otras Reservas	173,608.09
Provisiones Dinámicas	122,528.63
Otras Reservas	51,079.46

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Utilidad de Periodos Anteriores	(33,472.43)	(25.04%)	133,680.90	184,588.36	184,694.23	184,025.67	184,666.37	176,155.09	169,652.98	172,724.87	98,892.76	98,223.67	101,246.41	100,653.48
Utilidad de Periodo	51,912.33	100.65%	51,575.39	12,537.63	19,155.61	34,643.22	45,166.04	56,070.09	65,283.72	74,823.01	80,684.45	88,835.19	82,507.37	100,215.43
Ganancia o Perdida en Valores Disponibles para la Venta	6,576.53	94.74%	6,941.68	11,494.52	7,523.75	13,067.41	14,969.10	13,740.86	14,027.01	13,931.64	14,005.43	12,071.43	7,356.83	8,847.23
PASIVO Y PATRIMONIO	(248,388.82)	(2.26%)	10,970,458.43	10,930,034.09	10,704,112.52	10,549,784.58	10,457,750.27	10,399,535.82	10,602,517.42	10,476,212.93	10,485,877.69	10,442,502.61	10,447,970.14	10,472,912.07

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	Diciembre
Utilidad de Periodos Anteriores	100,208.47
Utilidad de Periodo	103,487.72
Ganancia o Perdida en Valores Disponible para la Venta	13,518.21
PASIVO Y PATRIMONIO	10,722,069.61