

BANISTMO, S.A.
ESTADO DE RESULTADO
DE DICIEMBRE 2022 A DICIEMBRE 2023
(En Miles de Balboas)

	2022	2023												ACUMULADO
	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ingresos Por Intereses	558,132.14	54,826.60	49,972.83	52,514.60	52,894.09	54,387.43	54,635.67	56,393.24	52,723.15	51,456.53	55,044.73	53,421.76	54,134.65	642,405.27
Préstamos	497,957.48	46,357.86	41,612.70	44,593.97	45,138.57	45,222.51	46,785.09	47,752.50	46,400.90	43,324.46	46,465.82	44,980.16	45,911.56	544,546.11
Depósitos	7,726.60	2,503.65	2,681.15	1,715.59	1,729.53	1,536.02	1,800.14	1,866.35	1,332.96	1,256.82	1,357.87	1,755.85	2,294.96	21,830.88
Inversiones	51,665.55	5,721.56	5,429.88	5,911.51	5,719.01	7,292.88	5,701.84	6,366.29	4,575.99	6,442.75	6,726.79	6,273.98	5,494.34	71,656.81
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	782.51	243.52	249.10	293.53	306.97	336.03	348.61	408.10	413.30	432.50	494.26	411.76	433.79	4,371.47
Egresos de Operaciones	264,703.75	26,147.97	25,013.67	27,338.46	26,463.38	28,224.54	28,453.72	29,420.43	31,116.23	30,120.13	31,665.98	30,800.98	32,759.35	347,524.82
Intereses Pagados	219,330.03	22,348.43	20,915.55	22,985.78	22,668.25	23,651.96	24,173.78	25,085.31	26,374.17	25,652.52	27,115.72	26,589.56	25,835.75	293,396.78
Comisiones	45,373.72	3,799.54	4,098.11	4,352.68	3,795.13	4,572.57	4,279.94	4,335.12	4,742.05	4,467.60	4,550.26	4,211.42	6,923.60	54,128.04
Ingreso Neto de Intereses	293,428.39	28,678.63	24,959.16	25,176.14	26,430.71	26,162.90	26,181.96	26,972.81	21,606.93	21,336.40	23,378.75	22,620.77	21,375.30	294,880.46
Otros Ingresos	138,203.59	11,169.23	10,273.98	12,499.92	12,679.36	13,561.19	14,368.04	13,562.64	15,402.97	21,441.14	13,434.98	13,038.55	30,886.61	182,318.59
Comisiones	98,080.68	8,481.63	7,830.74	8,869.45	9,333.56	9,509.10	8,037.64	8,899.48	10,002.95	10,132.67	9,741.53	8,135.55	16,077.99	115,052.29
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	2,578.87	12.36	0.00	0.00	0.00	0.00	2,032.19	0.00	0.00	0.00	0.00	0.00	682.34	2,726.89
Otros Ingresos	37,544.03	2,675.24	2,443.23	3,630.47	3,345.79	4,052.09	4,298.21	4,663.16	5,400.02	11,308.47	3,693.45	4,903.00	14,126.29	64,539.41
Ingresos de Operaciones	431,631.97	39,847.86	35,233.14	37,676.06	39,110.07	39,724.08	40,549.99	40,535.45	37,009.90	42,777.54	36,813.73	35,659.33	52,261.91	477,199.05
Egresos Generales	222,326.95	17,537.01	19,353.53	23,500.70	22,391.88	20,696.29	25,754.19	20,160.26	20,914.83	15,771.73	23,072.84	29,289.59	24,789.56	263,232.41
Gastos Administrativos	115,134.10	9,275.21	10,490.57	11,192.00	10,716.81	11,515.86	11,914.38	10,989.39	12,469.33	11,734.37	13,387.13	12,443.68	16,328.63	142,457.35
Gastos Generales	77,895.66	6,181.04	6,554.41	10,098.20	9,536.20	7,059.73	11,870.25	7,029.74	6,073.23	1,814.18	6,770.20	14,758.06	5,518.63	93,263.87
Gastos de Depreciación	22,804.07	1,970.46	1,973.04	1,969.64	1,949.92	1,956.03	1,934.66	1,943.12	1,912.58	2,142.49	1,879.14	1,867.95	2,172.90	23,671.94
Otros Gastos	6,493.11	110.30	335.51	240.86	188.94	164.67	34.90	198.01	459.69	80.69	1,036.38	219.90	769.39	3,839.25
Utilidad antes de Provisiones	209,305.03	22,310.85	15,879.61	14,175.36	16,718.19	19,027.79	14,795.80	20,375.19	16,095.07	27,005.81	13,740.88	6,369.74	27,472.36	213,966.64
Provisiones por Cuentas Malas	157,729.63	9,773.22	9,261.63	(1,312.25)	6,195.36	8,123.74	5,582.17	10,835.90	10,233.63	18,855.07	20,068.70	(11,338.32)	24,200.06	110,478.91
Utilidad del Periodo	51,575.39	12,537.63	6,617.98	15,487.61	10,522.82	10,904.05	9,213.63	9,539.29	5,861.44	8,150.73	(6,327.82)	17,708.06	3,272.30	103,487.72