

**BANISI, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	17,951.87	71.24%	25,199.13	27,559.40	35,330.50	26,171.89	32,208.21	31,184.02	37,819.78	29,460.81	43,743.35	37,529.81	39,155.37	41,060.15	43,151.01
Depositos Locales en Bancos	14,643.80	125.10%	11,705.31	13,465.46	13,745.50	15,219.99	20,497.66	19,623.71	23,389.64	17,003.95	30,112.76	25,767.08	22,971.64	28,783.29	26,349.10
A la Vista	1,893.80	59.08%	3,205.31	3,465.46	3,245.50	3,469.99	3,747.66	4,867.57	5,839.64	4,753.95	4,862.76	5,517.08	4,921.64	6,533.29	5,099.10
A Plazo	12,750.00	150.00%	8,500.00	10,000.00	10,500.00	11,750.00	16,750.00	14,756.14	17,550.00	12,250.00	25,250.00	20,250.00	18,050.00	22,250.00	21,250.00
Depositos Extranjeros en Bancos	3,283.18	25.21%	13,021.19	13,347.19	20,972.33	10,118.84	11,146.91	10,648.87	13,442.43	11,643.91	12,984.80	11,008.41	15,360.41	11,731.10	16,304.37
A la Vista	4,283.18	45.46%	9,421.19	11,247.19	18,872.33	7,518.84	8,546.91	8,048.87	10,842.43	9,043.91	10,384.80	8,408.41	11,560.41	9,131.10	13,704.37
A Plazo	(1,000.00)	(27.78%)	3,600.00	2,100.00	2,100.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00	3,800.00	2,600.00	2,600.00
Menos Provisiones	0.60	219.47%	0.27	0.24	0.25	0.43	0.35	0.35	0.49	0.32	0.47	0.98	0.89	1.13	0.88
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	0.60	219.47%	0.27	0.24	0.25	0.43	0.35	0.35	0.49	0.32	0.47	0.98	0.89	1.13	0.88
Otros	25.49	5.39%	472.91	746.99	612.90	833.49	564.00	911.79	988.20	813.26	646.27	755.30	824.20	546.90	498.41
<b>CARTERA CREDITICIA</b>	80,505.07	15.45%	521,163.70	519,957.34	522,880.26	531,957.92	536,329.41	546,736.43	543,108.57	558,980.35	569,779.12	562,966.75	591,506.85	600,903.96	601,668.77
Locales	20,817.94	4.97%	418,842.20	418,649.08	425,020.50	427,902.04	429,715.71	433,514.96	436,085.09	437,307.50	440,714.54	425,749.85	436,491.60	437,955.09	439,660.14
Extranjero	59,589.05	54.83%	108,686.86	107,649.98	104,276.31	110,406.13	113,019.40	119,664.24	113,353.68	128,056.24	135,790.50	143,856.10	161,688.11	169,671.45	168,275.91
Menos Provisiones	(98.08)	(1.54%)	6,365.36	6,341.72	6,416.56	6,350.24	6,405.70	6,442.77	6,330.20	6,383.39	6,725.91	6,639.19	6,672.85	6,722.58	6,267.28
Locales	(312.69)	(4.98%)	6,281.52	6,234.88	6,314.38	6,246.07	6,303.73	6,323.49	6,166.63	6,213.95	6,539.45	6,411.95	6,470.40	6,513.01	5,968.82
Extranjero	214.61	255.97%	83.84	106.84	102.18	104.18	101.97	119.28	163.56	169.44	186.46	227.24	202.46	209.57	298.45
<b>INVERSIONES EN VALORES</b>	5,336.92	6.11%	87,289.25	84,975.04	84,077.31	85,266.15	90,106.47	87,741.51	89,953.18	90,045.24	90,870.80	90,816.61	90,784.91	90,643.79	92,626.17
Locales	13,019.87	30.38%	42,850.30	43,893.52	43,011.90	43,638.51	48,384.17	45,914.49	48,153.82	50,102.94	52,648.21	54,752.84	54,777.99	56,815.27	55,870.17
Extranjero	(7,682.95)	(17.29%)	44,438.95	41,081.52	41,065.41	41,627.64	41,722.30	41,827.02	41,799.36	39,942.30	38,222.59	36,063.77	36,006.92	33,828.52	36,755.99
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
<b>OTROS ACTIVOS</b>	344.46	1.63%	21,169.01	21,757.58	21,412.96	21,873.54	21,936.59	21,531.25	21,194.86	21,248.42	21,105.78	20,377.83	20,613.83	20,482.66	21,513.47
Locales	(30.12)	(0.15%)	19,719.68	20,511.13	20,077.71	20,217.22	20,273.80	19,899.78	19,897.58	19,909.04	19,504.84	18,585.33	18,673.39	18,568.73	19,689.56
Extranjero	374.58	25.84%	1,449.33	1,246.44	1,335.24	1,656.32	1,662.79	1,631.47	1,297.28	1,339.38	1,600.94	1,792.50	1,940.44	1,913.93	1,823.91
<b>TOTAL DE ACTIVOS</b>	104,138.31	15.90%	654,821.10	654,249.35	663,701.02	665,269.50	680,580.68	687,193.21	692,076.40	699,734.82	725,499.06	711,691.00	742,060.96	753,090.56	758,959.41
<b>DEPOSITOS</b>	92,287.14	19.43%	475,011.85	468,141.75	480,510.16	487,108.49	498,926.64	503,744.74	510,032.20	506,845.75	524,563.22	530,779.67	551,362.75	552,787.78	567,299.00
Locales	52,256.55	23.96%	218,092.73	213,690.38	215,676.56	220,318.34	232,101.01	235,667.36	238,976.28	243,559.49	253,517.58	253,758.40	266,377.77	264,534.98	270,349.28



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Utilidad de Periodos Anteriores	1,023.15	12.57%	8,142.80	15,370.74	15,370.74	15,231.09	15,231.09	15,231.09	13,463.33	13,463.33	13,463.33	11,451.22	11,451.22	11,451.22	9,165.95
Utilidad de Periodo	1,779.78	24.62%	7,227.94	447.44	940.76	1,542.56	2,042.27	2,634.20	3,381.84	3,996.26	4,604.46	5,875.04	6,624.28	7,419.79	9,007.71
Ganancia o Perdida en Valores Disponibles para la Venta	684.65	(267.62%)	(255.83)	(173.22)	(70.73)	(19.33)	(13.17)	41.25	127.64	198.10	273.61	389.38	317.66	427.89	428.82
<b>PASIVO Y PATRIMONIO</b>	<b>104,138.31</b>	<b>15.90%</b>	<b>654,821.10</b>	<b>654,249.35</b>	<b>663,701.02</b>	<b>665,269.50</b>	<b>680,580.68</b>	<b>687,193.21</b>	<b>692,076.40</b>	<b>699,734.82</b>	<b>725,499.06</b>	<b>711,691.00</b>	<b>742,060.96</b>	<b>753,090.56</b>	<b>758,959.41</b>