

**BANISTMO, 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
<b>ACTIVOS LIQUIDOS</b>	(88,806.58)	(9.42%)	942,621.16	600,341.84	695,138.29	534,981.67	590,805.30	655,475.43	605,988.61	625,455.70	519,740.07	477,199.40	540,372.94	598,492.81
Depositos Locales en Bancos	(87,128.07)	(44.16%)	197,306.94	147,734.03	119,634.49	110,271.72	94,550.22	129,489.58	121,059.35	91,310.40	139,572.08	67,451.30	66,759.13	65,469.84
A la Vista	(36,278.07)	(50.07%)	72,456.94	23,734.03	20,634.49	21,271.72	25,550.22	23,489.58	19,509.35	17,310.40	80,022.08	20,451.30	19,759.13	18,469.84
A Plazo	(50,850.00)	(40.73%)	124,850.00	124,000.00	99,000.00	89,000.00	69,000.00	106,000.00	101,550.00	74,000.00	59,550.00	47,000.00	47,000.00	47,000.00
Depositos Extranjeros en Bancos	(564.29)	(0.10%)	538,229.09	275,626.06	388,189.22	266,106.97	317,365.10	377,907.66	338,913.55	388,040.97	252,874.25	260,064.66	290,803.84	330,113.73
A la Vista	68,153.71	32.75%	208,096.09	173,743.06	236,306.22	263,503.97	165,012.10	155,667.66	129,063.55	141,600.97	161,434.25	123,624.66	139,289.17	149,698.73
A Plazo	(68,718.00)	(20.82%)	330,133.00	101,883.00	151,883.00	2,603.00	152,353.00	222,240.00	209,850.00	246,440.00	91,440.00	136,440.00	151,514.68	180,415.00
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	(1,114.22)	(0.54%)	207,085.13	176,981.75	187,314.59	158,602.98	178,889.98	148,078.19	146,015.71	146,104.34	127,293.74	149,683.44	182,809.97	202,909.24
<b>CARTERA CREDITICIA</b>	(209,590.07)	(2.80%)	7,474,049.35	7,551,444.24	7,527,751.39	7,677,715.61	7,632,475.86	7,663,957.54	7,677,382.73	7,579,981.35	7,616,180.27	7,596,608.36	7,584,877.42	7,493,824.69
Locales	(43,421.13)	(0.58%)	7,507,714.17	7,585,967.38	7,565,257.38	7,721,539.90	7,686,865.75	7,789,621.37	7,811,530.79	7,720,929.86	7,750,895.28	7,732,293.99	7,726,632.33	7,645,561.73
Extranjero	(136,960.65)	(39.86%)	343,634.97	340,947.25	341,837.36	339,186.75	335,469.90	265,887.89	263,682.63	259,843.28	258,039.76	257,613.32	252,204.00	250,540.23
Menos Provisiones	29,208.29	7.74%	377,299.78	375,470.39	379,343.36	383,011.03	389,859.78	391,551.73	397,830.69	400,791.78	392,754.77	393,298.96	393,958.91	402,277.27
Locales	29,180.46	7.74%	376,816.60	374,953.98	378,861.98	382,598.84	389,422.32	391,216.92	397,419.49	400,477.00	392,441.28	392,683.10	393,328.57	401,607.04
Extranjero	27.84	5.76%	483.18	516.41	481.38	412.19	437.47	334.81	411.20	314.78	313.49	615.85	630.34	670.24
<b>INVERSIONES EN VALORES</b>	70,376.36	4.40%	1,598,297.34	1,630,900.28	1,647,353.72	1,605,109.16	1,699,298.29	1,670,563.47	1,663,879.19	1,686,827.77	1,657,530.52	1,640,615.26	1,679,020.62	1,667,369.58
Locales	91,752.22	8.34%	1,100,010.82	1,099,040.88	1,125,268.48	1,111,017.49	1,199,474.95	1,171,437.26	1,161,481.86	1,173,138.28	1,177,307.39	1,177,310.51	1,217,384.75	1,212,345.60
Extranjero	(20,151.59)	(3.98%)	506,452.72	540,342.40	530,690.52	502,175.90	508,033.85	507,431.66	510,571.16	522,364.84	488,907.80	472,653.11	472,025.59	465,417.99
Menos Provisiones	1,224.27	14.99%	8,166.20	8,483.00	8,605.28	8,084.23	8,210.51	8,305.45	8,173.83	8,675.35	8,684.67	9,348.36	10,389.71	10,394.00
Locales	1,215.48	15.31%	7,939.14	8,254.83	8,376.09	7,853.84	7,985.98	8,073.86	7,937.75	8,438.07	8,446.23	9,108.81	10,156.16	10,159.35
Extranjero	8.79	3.87%	227.06	228.17	229.19	230.38	224.54	231.59	236.08	237.28	238.44	239.55	233.55	234.65
<b>OTROS ACTIVOS</b>	(31,094.29)	(4.33%)	718,178.60	757,273.99	750,270.55	746,867.83	674,152.33	679,820.54	666,013.04	681,865.57	669,458.71	681,466.14	670,048.74	690,185.98
Locales	(32,785.57)	(4.64%)	706,358.90	744,433.28	737,231.78	730,451.45	655,091.30	660,939.00	651,791.12	668,243.28	655,912.69	668,183.56	658,234.04	677,865.67
Extranjero	1,691.29	14.31%	11,819.70	12,840.70	13,038.78	16,416.37	19,061.04	18,881.54	14,221.92	13,622.29	13,546.02	13,282.59	11,814.70	12,320.32
<b>TOTAL DE ACTIVOS</b>	(259,114.58)	(2.41%)	10,733,146.46	10,539,960.34	10,620,513.95	10,564,674.27	10,596,731.78	10,669,816.98	10,613,263.58	10,574,130.40	10,462,909.57	10,395,889.17	10,474,319.72	10,449,873.06
<b>DEPOSITOS</b>	154,108.29	2.10%	7,343,457.55	7,186,847.81	7,301,062.13	7,345,673.62	7,359,850.74	7,454,935.27	7,337,013.63	7,389,702.55	7,394,712.75	7,342,407.23	7,332,037.80	7,382,762.68
Locales	(48,081.38)	(0.80%)	6,021,666.91	5,849,839.19	5,982,334.76	6,085,016.03	6,018,713.48	6,057,802.16	5,897,376.30	5,902,214.28	5,903,097.04	5,853,804.85	5,836,765.54	5,884,332.20

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**DE DICIEMBRE 2023 A DICIEMBRE 2024**  
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	Diciembre
<b>ACTIVOS LIQUIDOS</b>	853,814.58
Depositos Locales en Bancos	110,178.87
A la Vista	36,178.87
A Plazo	74,000.00
Depositos Extranjeros en Bancos	537,664.80
A la Vista	276,249.80
A Plazo	261,415.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	205,970.91
<b>CARTERA CREDITICIA</b>	7,264,459.28
Locales	7,464,293.04
Extranjero	206,674.32
Menos Provisiones	406,508.08
Locales	405,997.06
Extranjero	511.02
<b>INVERSIONES EN VALORES</b>	1,668,673.70
Locales	1,191,763.04
Extranjero	486,301.13
Menos Provisiones	9,390.47
Locales	9,154.62
Extranjero	235.85
<b>OTROS ACTIVOS</b>	687,084.31
Locales	673,573.32
Extranjero	13,510.99
<b>TOTAL DE ACTIVOS</b>	10,474,031.89
<b>DEPOSITOS</b>	7,497,565.84
Locales	5,973,585.53

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	(18,699.81)	(8.52%)	219,433.88	219,354.35	219,307.91	219,348.07	224,829.15	224,584.82	200,807.78	200,664.01	200,814.52	201,363.14	201,403.78	201,640.59
De Particulares	(27,648.03)	(0.50%)	5,561,127.02	5,413,384.29	5,538,133.49	5,640,192.89	5,573,130.29	5,587,007.77	5,474,727.29	5,450,473.10	5,457,491.04	5,382,793.69	5,374,307.17	5,418,467.27
A la Vista	(95,661.39)	(8.26%)	1,157,931.79	1,100,740.91	1,157,449.87	1,135,853.78	1,121,309.97	1,118,747.32	1,119,926.56	1,029,046.38	1,045,973.14	1,026,954.31	998,905.39	1,022,397.74
A Plazo	161,483.29	5.98%	2,699,792.28	2,610,209.12	2,698,823.91	2,837,824.95	2,788,348.37	2,809,511.71	2,728,239.03	2,821,563.92	2,813,752.63	2,763,424.27	2,789,851.14	2,794,960.96
De Ahorros	(93,469.93)	(5.49%)	1,703,402.94	1,702,434.26	1,681,859.72	1,666,514.16	1,663,471.96	1,658,748.75	1,626,561.70	1,599,862.81	1,597,765.27	1,592,415.11	1,585,550.65	1,601,108.57
De Bancos	(1,733.54)	(0.72%)	241,106.01	217,100.55	224,893.36	225,475.07	220,754.04	246,209.57	221,841.23	251,077.16	244,791.47	269,648.03	261,054.59	264,224.34
A la Vista	(938.53)	(2.18%)	43,149.95	42,418.40	40,907.82	36,445.57	40,141.57	62,954.23	54,797.94	56,943.08	53,870.54	60,308.32	49,100.77	52,144.88
A Plazo	(795.01)	(0.40%)	197,956.07	174,682.15	183,985.54	189,029.50	180,612.47	183,255.33	167,043.29	194,134.09	190,920.94	209,339.71	211,953.82	212,079.47
Extranjero	202,189.68	15.30%	1,321,790.63	1,337,008.62	1,318,727.36	1,260,657.59	1,341,137.26	1,397,133.12	1,439,637.33	1,487,488.28	1,491,615.71	1,488,602.37	1,495,272.26	1,498,430.48
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	202,391.47	15.43%	1,311,260.74	1,325,815.18	1,308,090.94	1,250,088.15	1,331,739.43	1,387,145.55	1,430,205.64	1,477,166.16	1,480,914.11	1,478,081.84	1,485,004.15	1,487,647.40
A la Vista	(5,294.99)	(24.82%)	21,330.70	20,967.84	20,435.19	19,104.27	19,128.17	24,616.03	18,180.39	18,117.33	17,575.86	16,316.88	15,823.55	14,934.91
A Plazo	208,069.54	16.47%	1,263,368.57	1,278,325.71	1,261,497.09	1,205,758.66	1,286,038.69	1,334,978.18	1,385,539.56	1,432,589.54	1,436,845.56	1,437,960.45	1,442,122.38	1,446,917.37
De Ahorros	(383.08)	(1.44%)	26,561.46	26,521.63	26,158.66	25,225.22	26,572.57	27,551.34	26,485.69	26,459.29	26,492.69	23,804.52	27,058.21	25,795.13
De Bancos	(201.80)	(1.92%)	10,529.90	11,193.44	10,636.43	10,569.44	9,397.83	9,987.57	9,431.69	10,322.11	10,701.60	10,520.53	10,268.11	10,783.08
A la Vista	223.20	15.24%	1,464.90	2,788.44	2,231.43	2,164.44	1,342.83	1,932.57	1,366.69	1,657.11	1,436.60	1,525.53	1,628.11	1,583.08
A Plazo	(425.00)	(4.69%)	9,065.00	8,405.00	8,405.00	8,405.00	8,055.00	8,055.00	8,065.00	8,665.00	9,265.00	8,995.00	8,640.00	9,200.00
<b>OBLIGACIONES</b>	<b>(230,177.25)</b>	<b>(13.52%)</b>	<b>1,702,538.31</b>	<b>1,660,253.85</b>	<b>1,626,733.48</b>	<b>1,553,565.02</b>	<b>1,551,602.66</b>	<b>1,545,430.92</b>	<b>1,590,054.18</b>	<b>1,541,251.36</b>	<b>1,409,566.79</b>	<b>1,369,566.47</b>	<b>1,486,028.58</b>	<b>1,510,176.80</b>
Locales	(228,655.89)	(58.01%)	394,172.74	393,090.50	392,287.16	349,904.12	344,614.74	342,418.44	395,114.45	346,576.88	209,951.67	137,346.29	185,819.42	206,107.34
Extranjero	(1,521.36)	(0.12%)	1,308,365.57	1,267,163.35	1,234,446.31	1,203,660.90	1,206,987.92	1,203,012.47	1,194,939.73	1,194,674.48	1,199,615.11	1,232,220.18	1,300,209.17	1,304,069.47
<b>OTROS PASIVOS</b>	<b>(101,711.86)</b>	<b>(19.18%)</b>	<b>530,174.78</b>	<b>527,974.66</b>	<b>522,838.79</b>	<b>492,640.97</b>	<b>508,400.46</b>	<b>481,966.08</b>	<b>500,343.73</b>	<b>453,429.09</b>	<b>461,205.77</b>	<b>487,026.26</b>	<b>464,229.03</b>	<b>484,645.21</b>
Locales	(104,693.52)	(21.10%)	496,203.95	496,921.67	485,943.39	456,632.01	466,749.95	433,808.93	459,822.46	417,993.99	424,244.45	450,870.20	424,442.78	438,741.02
Extranjero	2,981.66	8.78%	33,970.83	31,053.00	36,895.40	36,008.96	41,650.51	48,157.16	40,521.26	35,435.11	36,961.32	36,156.06	39,786.25	45,904.19
<b>PATRIMONIO</b>	<b>(81,333.75)</b>	<b>(7.03%)</b>	<b>1,156,975.82</b>	<b>1,164,884.02</b>	<b>1,169,879.56</b>	<b>1,172,794.66</b>	<b>1,176,877.91</b>	<b>1,187,484.71</b>	<b>1,185,852.04</b>	<b>1,189,747.39</b>	<b>1,197,424.26</b>	<b>1,196,889.20</b>	<b>1,192,024.31</b>	<b>1,072,288.37</b>
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	11,695.34	6.74%	173,608.09	174,406.69	174,831.84	176,010.66	182,980.77	183,524.95	180,201.88	180,563.72	181,557.03	183,195.67	184,122.34	185,094.26
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	11,695.34	22.90%	51,079.46	51,878.07	52,303.21	53,482.04	60,452.14	60,996.32	57,673.25	58,035.09	59,028.40	60,667.04	61,593.72	62,565.63

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	Diciembre
Oficiales	200,734.07
De Particulares	5,533,478.99
A la Vista	1,062,270.41
A Plazo	2,861,275.57
De Ahorros	1,609,933.01
De Bancos	239,372.47
A la Vista	42,211.41
A Plazo	197,161.06
Extranjero	1,523,980.31
Oficiales	0.00
De Particulares	1,513,652.21
A la Vista	16,035.71
A Plazo	1,471,438.11
De Ahorros	26,178.39
De Bancos	10,328.10
A la Vista	1,688.10
A Plazo	8,640.00
<b>OBLIGACIONES</b>	<b>1,472,361.06</b>
Locales	165,516.85
Extranjero	1,306,844.21
<b>OTROS PASIVOS</b>	<b>428,462.92</b>
Locales	391,510.43
Extranjero	36,952.48
<b>PATRIMONIO</b>	<b>1,075,642.07</b>
Capital	755,069.97
Reservas de Capital	0.00
Otras Reservas	185,303.43
Provisiones Dinámicas	122,528.63
Otras Reservas	62,774.81

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Utilidad de Periodos Anteriores	(16,339.43)	(16.31%)	100,208.47	213,975.71	213,550.57	212,371.74	205,401.64	204,857.46	206,570.59	206,208.75	205,215.44	203,576.80	202,650.13	84,078.21
Utilidad de Periodo	(80,737.01)	(70.47%)	114,565.85	9,210.57	12,945.95	14,513.91	18,084.62	25,244.51	29,641.29	31,551.29	40,051.13	35,947.55	29,893.18	28,073.93
Ganancia o Perdida en Valores Disponibles para la Venta	4,047.34	29.93%	13,523.45	12,221.07	13,481.23	14,828.37	15,340.91	18,787.82	14,368.30	16,353.66	15,530.69	19,099.21	20,288.69	19,972.00
<b>PASIVO Y PATRIMONIO</b>	<b>(259,114.58)</b>	<b>(2.41%)</b>	<b>10,733,146.46</b>	<b>10,539,960.34</b>	<b>10,620,513.95</b>	<b>10,564,674.27</b>	<b>10,596,731.78</b>	<b>10,669,816.98</b>	<b>10,613,263.58</b>	<b>10,574,130.40</b>	<b>10,462,909.57</b>	<b>10,395,889.17</b>	<b>10,474,319.72</b>	<b>10,449,873.06</b>

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	Diciembre
Utilidad de Periodos Anteriores	83,869.04
Utilidad de Periodo	33,828.84
Ganancia o Perdida en Valores Disponible para la Venta	17,570.79
<b>PASIVO Y PATRIMONIO</b>	<b>10,474,031.89</b>