

BALANCE DE SITUACION
Banisi, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
ACTIVOS LIQUIDOS	(16,999.68)	(65.00%)	26,154.44	24,412.97	33,517.79	29,594.23	30,370.56	25,997.41	29,620.04	25,679.08	32,005.95	31,072.22	20,057.69	15,036.39	9,154.77
Depositos Locales en Bancos	(2,949.76)	(28.84%)	10,228.07	9,823.05	11,991.29	11,788.51	11,633.22	11,017.49	10,761.76	11,571.01	9,735.94	12,896.05	12,651.37	9,053.67	7,278.31
A la Vista	(2,949.76)	(28.84%)	10,228.07	9,823.05	11,991.29	11,788.51	11,633.22	11,017.49	10,761.76	11,571.01	9,735.94	12,896.05	12,651.37	9,053.67	7,278.31
A Plazo	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
Depositos Extranjeros en Bancos	(14,056.86)	(88.65%)	15,857.14	14,436.51	21,313.27	17,482.12	18,316.50	14,845.42	18,774.76	13,617.96	21,911.07	18,045.11	7,263.43	5,852.29	1,800.29
A la Vista	(14,056.86)	(89.21%)	15,757.14	14,336.51	21,213.27	17,382.12	18,216.50	14,745.42	18,674.76	13,517.96	21,811.07	17,945.11	7,163.43	5,752.29	1,700.29
A Plazo	0.00	0.00%	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
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	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	6.94	10.02%	69.23	153.41	213.24	323.60	420.83	134.50	83.52	490.11	358.94	131.06	142.89	130.43	76.17
CARTERA CREDITICIA	25,698.61	31.75%	80,949.79	85,466.66	81,869.64	85,126.53	85,470.72	90,598.76	92,687.89	99,007.86	100,150.18	98,747.69	106,364.56	109,255.19	106,648.40
Locales	110.00	0.00%	0.00	0.00	0.80	3.39	101.43	100.88	100.04	99.97	101.44	103.29	120.95	110.00	110.00
Extranjero	25,823.97	31.59%	81,752.22	86,315.96	82,682.14	85,969.09	86,219.15	91,398.73	93,509.07	99,893.03	101,045.53	99,626.19	107,286.40	110,197.98	107,576.19
Menos Provisiones	235.36	29.33%	802.43	849.30	813.30	845.95	849.86	900.86	921.22	985.14	996.79	981.79	1,042.79	1,052.79	1,037.79
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	235.36	29.33%	802.43	849.30	813.30	845.95	849.86	900.86	921.22	985.14	996.79	981.79	1,042.79	1,052.79	1,037.79
INVERSIONES EN VALORES	(22,379.79)	(41.61%)	53,790.27	45,036.52	40,220.41	39,455.28	34,706.55	35,320.22	34,686.29	31,552.98	26,278.15	34,874.90	36,372.67	29,094.62	31,410.48
Locales	5,193.29	0.00%	0.00	0.00	0.00	0.00	1,005.00	998.46	1,002.81	0.00	1,150.27	1,145.83	1,144.56	5,200.40	5,193.29
Extranjero	(27,573.08)	(51.26%)	53,790.27	45,036.52	40,220.41	39,455.28	33,701.55	34,321.75	33,683.48	31,552.98	25,127.89	33,729.07	35,228.11	23,894.22	26,217.20
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	1,402.69	41.36%	3,391.04	3,672.25	3,187.32	3,551.22	3,430.56	3,438.04	3,731.86	3,763.19	4,165.65	4,056.30	4,122.12	4,528.49	4,793.73
Locales	855.18	167.32%	511.11	648.47	551.06	709.20	700.73	667.41	809.23	708.53	776.98	786.00	785.19	1,294.79	1,366.29
Extranjero	547.50	19.01%	2,879.94	3,023.78	2,636.26	2,842.03	2,729.83	2,770.63	2,922.63	3,054.66	3,388.67	3,270.31	3,336.93	3,233.69	3,427.44
TOTAL DE ACTIVOS	(12,278.17)	(7.47%)	164,285.55	158,588.41	158,795.15	157,727.26	153,978.39	155,354.44	160,726.09	160,003.10	162,599.93	168,751.11	166,917.04	157,914.69	152,007.37
DEPOSITOS	(7,494.57)	(5.20%)	144,131.09	144,300.08	144,220.93	143,211.55	139,338.86	140,811.87	146,128.69	145,311.11	147,757.42	153,772.78	151,757.83	142,628.47	136,636.51
Locales	5,491.79	53.40%	10,283.75	10,387.62	12,400.38	12,445.44	13,596.70	12,872.72	12,755.94	12,399.47	12,869.63	15,138.24	14,938.38	16,514.99	15,775.54

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
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	0.00
De Particulares	5,491.79	53.40%	10,283.75	10,387.62	12,400.38	12,445.44	13,596.70	12,872.72	12,755.94	12,399.47	12,869.63	15,138.24	14,938.38	16,514.99	15,775.54
A la Vista	1,349.01	66.31%	2,034.35	1,913.24	3,697.77	2,871.33	3,913.15	2,680.38	2,542.25	1,633.19	1,540.50	4,329.66	4,168.67	4,103.84	3,383.35
A Plazo	4,142.78	50.22%	8,249.40	8,474.39	8,702.61	9,574.11	9,683.56	10,192.34	10,213.69	10,766.28	11,329.14	10,808.57	10,769.71	12,411.15	12,392.19
De Ahorros	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
De Bancos	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
A la Vista	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
A Plazo	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	(12,986.36)	(9.70%)	133,847.34	133,912.46	131,820.55	130,766.12	125,742.16	127,939.15	133,372.75	132,911.64	134,887.79	138,634.54	136,819.45	126,113.48	120,860.98
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	0.00
De Particulares	2,361.57	2.07%	114,193.62	133,912.46	121,624.05	121,374.81	116,330.26	117,271.05	120,859.32	121,482.91	134,887.79	127,800.95	130,213.38	120,456.61	116,555.19
A la Vista	(10,469.65)	(28.99%)	36,115.13	58,197.31	44,812.59	42,684.62	35,622.58	35,139.15	35,847.57	33,222.80	46,676.46	35,841.86	29,845.81	27,510.21	25,645.48
A Plazo	12,831.21	16.43%	78,078.49	75,715.15	76,811.46	78,690.19	80,707.68	82,131.89	85,011.74	88,260.11	88,211.33	91,959.09	100,367.57	92,946.40	90,909.71
De Ahorros	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
De Bancos	(15,347.93)	(78.09%)	19,653.71	0.00	10,196.50	9,391.30	9,411.90	10,668.10	12,513.43	11,428.73	0.00	10,833.59	6,606.07	5,656.88	4,305.79
A la Vista	(15,347.93)	(78.09%)	19,653.71	0.00	10,196.50	9,391.30	9,411.90	10,668.10	12,513.43	11,428.73	0.00	10,833.59	6,606.07	5,656.88	4,305.79
A Plazo	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
OBLIGACIONES	(6,000.00)	(100.00%)	6,000.00	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	(6,000.00)	(100.00%)	6,000.00	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 PASIVOS	257.38	34.25%	751.48	680.57	721.18	634.91	696.88	773.05	740.16	814.01	883.62	969.43	998.15	994.85	1,008.87
Locales	239.68	158.01%	151.69	176.32	209.47	164.83	198.29	210.48	250.24	267.39	284.36	289.06	228.03	374.95	391.36
Extranjero	17.71	2.95%	599.80	504.24	511.71	470.07	498.59	562.58	489.92	546.62	599.26	680.37	770.12	619.90	617.50
PATRIMONIO	959.02	7.16%	13,402.97	13,607.76	13,853.05	13,880.80	13,942.65	13,769.52	13,857.24	13,877.98	13,958.89	14,008.90	14,161.06	14,291.37	14,361.99
Capital	0.00	0.00%	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
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	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	195.58	132.86	147.54	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	1,996.84	124.17%	1,608.17	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01	3,605.01
Utilidad de Periodo	(1,432.95)	(71.76%)	1,996.84	40.01	52.45	142.93	190.10	61.12	90.31	156.74	129.15	139.96	270.75	448.68	563.90

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	VARIACION ABSOLUTA	%	2011	2012												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ganancia o Perdida en Valores Disponible para la Venta	395.12	(195.57%)	(202.04)	(37.26)	0.00	0.00	0.00	0.00	103.39	161.92	116.23	224.72	263.93	285.31	237.68	193.08
Deuda Subordinada	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	0.00
PASIVO Y PATRIMONIO	(12,278.17)	(7.47%)	164,285.55	158,588.41	158,795.15	157,727.26	153,978.39	155,354.44	160,726.09	160,003.10	162,599.93	168,751.11	166,917.04	157,914.69	152,007.37	