

**BANISI, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	10,409.73	113.71%	9,154.77	9,620.80	9,452.63	13,549.39	17,394.24	15,639.51	19,895.00	12,112.74	8,004.38	17,176.93	20,536.33	16,484.57	19,564.50
Depositos Locales en Bancos	1,593.23	21.89%	7,278.31	6,539.54	5,922.49	8,407.52	9,421.72	9,174.20	11,753.62	10,160.53	3,212.56	6,536.61	10,596.81	9,486.45	8,871.54
A la Vista	193.23	2.65%	7,278.31	5,539.54	4,922.49	7,407.52	8,421.72	8,174.20	10,753.62	9,160.53	1,812.56	5,136.61	9,196.81	8,086.45	7,471.54
A Plazo	1,400.00	0.00%	0.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Depositos Extranjeros en Bancos	8,683.42	482.34%	1,800.29	2,959.37	3,342.03	4,981.15	7,275.12	6,325.63	8,062.44	1,858.48	4,710.02	10,500.87	9,769.72	6,817.12	10,483.71
A la Vista	8,633.42	507.76%	1,700.29	2,859.37	3,242.03	4,881.15	7,175.12	6,175.63	7,912.44	1,708.48	4,560.02	10,350.87	9,619.72	6,667.12	10,333.71
A Plazo	50.00	50.00%	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
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	133.07	174.70%	76.17	121.90	188.11	160.72	697.40	139.68	78.94	93.73	81.80	139.44	169.81	181.00	209.24
<b>CARTERA CREDITICIA</b>	18,613.85	17.45%	106,648.40	98,655.01	99,682.70	98,176.17	100,118.47	98,608.86	97,996.85	102,255.18	102,825.30	104,666.10	110,610.88	115,340.47	125,262.24
Locales	27,245.18	24,768.34%	110.00	100.80	114.49	114.71	184.78	183.91	195.41	1,028.31	5,624.96	6,982.39	12,014.02	19,708.74	27,355.18
Extranjero	(8,308.63)	(7.72%)	107,576.19	99,568.00	100,565.99	99,059.25	100,941.47	99,447.15	98,832.88	102,288.30	98,293.06	98,817.19	99,799.86	96,885.37	99,267.56
Menos Provisiones	322.70	31.09%	1,037.79	1,013.79	997.79	997.79	1,007.79	1,022.19	1,031.43	1,061.43	1,092.73	1,133.48	1,203.00	1,253.63	1,360.49
Locales	1.15	0.00%	0.00	0.00	0.00	0.89	3.40	5.21	7.87	7.87	5.27	5.27	5.47	0.51	1.15
Extranjero	321.55	30.98%	1,037.79	1,013.79	997.79	996.90	1,004.39	1,016.98	1,023.56	1,053.56	1,087.45	1,128.21	1,197.53	1,253.12	1,359.34
<b>INVERSIONES EN VALORES</b>	643.89	2.05%	31,410.48	25,875.02	26,879.89	22,637.85	22,311.66	24,373.21	21,999.35	21,999.74	23,431.69	17,590.02	23,712.37	31,787.67	32,054.37
Locales	13,921.69	268.07%	5,193.29	5,187.11	5,179.09	3,117.03	3,115.03	3,109.80	2,000.00	2,000.00	6,672.90	6,645.00	13,056.20	18,145.08	19,114.98
Extranjero	(13,277.80)	(50.65%)	26,217.20	20,687.92	21,700.80	19,520.82	19,196.63	21,263.41	19,999.35	19,999.74	16,758.79	10,945.03	10,656.17	13,642.60	12,939.40
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>	1,406.73	29.35%	4,793.73	4,527.45	5,120.53	5,233.47	5,103.73	5,274.19	4,565.55	5,050.41	5,587.71	5,825.11	5,935.09	6,141.95	6,200.46
Locales	2,200.22	161.04%	1,366.29	1,567.32	2,089.80	2,141.96	2,194.85	2,372.76	2,512.85	2,929.54	3,107.65	3,311.86	3,438.70	3,584.13	3,566.51
Extranjero	(793.49)	(23.15%)	3,427.44	2,960.13	3,030.73	3,091.51	2,908.88	2,901.42	2,052.70	2,120.87	2,480.06	2,513.25	2,496.39	2,557.83	2,633.95
<b>TOTAL DE ACTIVOS</b>	31,074.19	20.44%	152,007.37	138,678.28	141,135.74	139,596.88	144,928.09	143,895.76	144,456.75	141,418.07	139,849.08	145,258.15	160,794.67	169,754.67	183,081.57
<b>DEPOSITOS</b>	28,283.67	20.70%	136,636.51	123,379.68	125,802.57	124,265.13	129,495.62	128,502.10	128,975.25	125,758.61	123,602.52	129,732.54	144,943.71	153,702.09	164,920.18
Locales	36,367.90	230.53%	15,775.54	15,594.63	13,867.36	13,403.59	15,494.23	15,907.61	15,980.17	15,298.44	16,411.99	22,123.95	35,488.10	44,333.27	52,143.44

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			2012 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	36,367.90	230.53%	15,775.54	15,594.63	13,867.36	13,403.59	15,494.23	15,907.61	15,980.17	15,298.44	15,736.46	20,953.57	31,900.95	40,589.59	52,143.44
A la Vista	14,641.65	432.76%	3,383.35	3,724.46	3,059.52	2,116.98	2,017.39	1,929.94	2,070.13	2,283.07	2,342.57	2,489.53	6,053.37	10,795.09	18,025.01
A Plazo	16,395.09	132.30%	12,392.19	11,870.17	10,807.84	11,286.61	13,476.84	13,977.67	13,910.04	13,015.37	13,106.70	17,045.41	21,743.39	24,647.58	28,787.28
De Ahorros	5,331.15	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	287.19	1,418.62	4,104.18	5,146.92	5,331.15
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	675.53	1,170.39	3,587.16	3,743.69	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	675.53	1,170.39	3,587.16	3,743.69	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	(8,084.23)	(6.69%)	120,860.98	107,785.04	111,935.21	110,861.55	114,001.39	112,594.50	112,995.08	110,460.17	107,190.53	107,608.59	109,455.60	109,368.82	112,776.75
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	(3,779.04)	(3.24%)	116,555.19	107,100.24	110,143.12	110,241.87	113,200.66	112,127.93	112,243.33	110,460.17	107,189.93	107,607.99	109,455.00	109,368.22	112,776.15
A la Vista	(151.32)	(0.59%)	25,645.48	22,437.75	25,247.05	25,022.55	24,607.11	22,607.78	24,395.85	26,510.62	23,832.98	26,305.03	34,572.92	22,411.84	25,494.16
A Plazo	(3,721.44)	(4.09%)	90,909.71	84,662.48	84,896.08	85,219.32	88,593.55	89,520.14	87,847.48	83,949.55	83,356.95	81,302.96	74,840.45	86,760.51	87,188.26
De Ahorros	93.72	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.63	195.87	93.72
De Bancos	(4,305.19)	(99.99%)	4,305.79	684.81	1,792.08	619.68	800.73	466.57	751.75	0.00	0.60	0.60	0.60	0.60	0.60
A la Vista	(4,305.19)	(99.99%)	4,305.79	684.81	1,792.08	619.68	800.73	466.57	751.75	0.00	0.60	0.60	0.60	0.60	0.60
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	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 PASIVOS	2,318.30	229.79%	1,008.87	869.82	883.42	846.19	820.44	814.07	869.32	1,149.51	1,671.67	958.29	1,147.36	1,337.20	3,327.17
Locales	266.39	68.07%	391.36	272.84	285.88	240.42	265.44	272.10	346.75	617.46	1,089.65	458.62	595.83	686.93	657.75
Extranjero	2,051.91	332.29%	617.50	596.98	597.55	605.77	555.01	541.97	522.57	532.05	582.02	499.67	551.53	650.27	2,669.42
PATRIMONIO	472.22	3.29%	14,361.99	14,428.79	14,449.75	14,485.56	14,612.03	14,579.59	14,612.18	14,509.95	14,574.89	14,567.32	14,703.60	14,715.37	14,834.22
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	563.90	15.64%	3,605.01	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91	4,168.91
Utilidad de Periodo	(34.18)	(6.06%)	563.90	163.36	236.88	290.37	309.60	334.62	443.27	341.03	396.26	381.11	407.71	457.89	529.72

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Ganancia o Perdida en Valores Disponibles para la Venta	(57.50)	(29.78%)	193.08	96.52	43.97	26.28	133.52	76.06	0.00	0.00	9.72	17.30	126.99	88.57	135.59
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
<b>PASIVO Y PATRIMONIO</b>	<b>31,074.19</b>	<b>20.44%</b>	<b>152,007.37</b>	<b>138,678.28</b>	<b>141,135.74</b>	<b>139,596.88</b>	<b>144,928.09</b>	<b>143,895.76</b>	<b>144,456.75</b>	<b>141,418.07</b>	<b>139,849.08</b>	<b>145,258.15</b>	<b>160,794.67</b>	<b>169,754.67</b>	<b>183,081.57</b>