

BANISTMO, 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
ACTIVOS LIQUIDOS	(160,533.44)	(11.65%)	1,377,931.30	1,325,613.29	1,449,799.33	1,205,157.54	1,156,027.07	1,142,165.38	1,179,224.87	903,208.78	1,222,196.19	1,281,013.73	1,116,666.91	1,266,689.64
Depositos Locales en Bancos	(3,449.26)	(1.72%)	200,394.86	215,005.70	206,214.37	194,679.94	177,933.16	167,459.89	191,818.42	222,671.95	175,855.59	238,688.63	214,999.67	209,887.87
A la Vista	(9,239.26)	(14.69%)	62,894.86	60,425.70	63,924.37	64,999.94	63,143.16	68,669.89	64,278.42	68,181.95	72,315.59	67,948.63	61,159.67	56,247.87
A Plazo	5,790.00	4.21%	137,500.00	154,580.00	142,290.00	129,680.00	114,790.00	98,790.00	127,540.00	154,490.00	103,540.00	170,740.00	153,840.00	153,640.00
Depositos Extranjeros en Bancos	(118,285.82)	(11.62%)	1,017,961.08	1,001,755.34	1,115,041.72	869,586.41	844,392.03	852,225.67	850,186.19	549,754.04	928,985.49	865,350.01	752,201.96	933,004.97
A la Vista	688,202.28	824.46%	83,472.97	76,609.11	70,351.60	123,670.64	73,959.22	168,670.58	642,666.67	347,164.77	742,743.52	682,651.82	622,701.96	803,504.97
A Plazo	(806,488.11)	(86.30%)	934,488.11	925,146.24	1,044,690.12	745,915.77	770,432.81	683,555.08	207,519.52	202,589.27	186,241.96	182,698.19	129,500.00	129,500.00
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	(38,798.36)	(24.31%)	159,575.36	108,852.24	128,543.24	140,891.20	133,701.88	122,479.83	137,220.26	130,782.78	117,355.12	176,975.09	149,465.28	123,796.80
CARTERA CREDITICIA	(2,000,208.31)	(26.98%)	7,414,065.49	7,498,455.22	7,425,177.38	7,447,339.51	7,427,154.88	7,384,845.78	7,413,840.97	7,438,878.61	7,406,151.96	7,368,652.79	5,436,858.43	5,421,067.31
Locales	243,360.27	5.19%	4,688,771.41	4,778,704.18	4,793,054.84	4,793,966.22	4,884,641.79	4,922,471.27	4,949,144.98	5,002,429.89	4,984,232.27	4,971,380.00	4,976,127.81	4,998,714.58
Extranjero	(2,242,339.13)	(80.70%)	2,778,624.87	2,772,545.18	2,684,693.48	2,705,510.09	2,594,000.88	2,513,681.44	2,517,037.86	2,489,558.73	2,474,906.30	2,450,535.53	513,607.68	476,394.61
Menos Provisiones	1,229.45	2.31%	53,330.78	52,794.14	52,570.95	52,136.80	51,487.79	51,306.92	52,341.86	53,110.01	52,986.62	53,262.73	52,877.06	54,041.88
Locales	2,156.73	4.29%	50,263.07	49,882.75	49,633.79	49,298.54	49,147.36	51,306.92	52,341.86	50,769.58	50,646.19	50,917.42	50,731.73	51,896.55
Extranjero	(927.27)	(30.23%)	3,067.72	2,911.39	2,937.16	2,838.26	2,340.43	0.00	0.00	2,340.43	2,340.43	2,345.31	2,145.32	2,145.32
INVERSIONES EN VALORES	(463,647.42)	(34.19%)	1,356,037.37	1,413,797.56	1,239,817.01	1,241,322.62	1,371,551.83	1,247,787.44	1,204,307.71	1,337,854.32	1,218,690.95	1,076,203.37	757,680.28	776,423.90
Locales	(46,613.56)	(6.24%)	747,349.27	732,764.72	735,026.35	736,355.51	777,100.59	773,246.88	736,202.80	747,128.48	719,540.25	728,395.70	714,013.71	712,683.43
Extranjero	(416,965.78)	(68.42%)	609,379.44	681,738.31	505,477.44	505,645.24	595,141.88	475,224.66	468,655.34	591,283.85	499,706.22	348,371.28	44,422.34	64,494.95
Menos Provisiones	68.08	9.85%	691.34	705.47	686.78	678.13	690.63	684.11	550.43	558.02	555.53	563.60	755.77	754.47
Locales	189.22	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189.22	189.22
Extranjero	(121.14)	(17.52%)	691.34	705.47	686.78	678.13	690.63	684.11	550.43	558.02	555.53	563.60	566.55	565.25
OTROS ACTIVOS	12,819.40	2.15%	596,420.05	646,817.11	626,208.64	715,377.64	665,265.45	733,543.42	617,432.88	640,890.14	671,357.54	673,396.04	611,961.46	586,814.55
Locales	(2,197.64)	(0.45%)	486,345.70	518,685.13	496,670.32	568,132.25	510,707.09	459,170.44	452,118.23	458,204.58	475,689.97	489,848.25	480,977.44	478,786.71
Extranjero	15,017.04	13.64%	110,074.34	128,131.98	129,538.32	147,245.38	154,558.37	274,372.99	165,314.65	182,685.56	195,667.57	183,547.79	130,984.03	108,027.84
TOTAL DE ACTIVOS	(2,611,569.77)	(24.31%)	10,744,454.21	10,884,683.17	10,741,002.36	10,609,197.31	10,619,999.24	10,508,342.03	10,414,806.42	10,320,831.85	10,518,396.63	10,399,265.93	7,923,167.09	8,050,995.40
DEPOSITOS	(2,641,249.45)	(31.53%)	8,377,238.52	8,360,604.84	8,214,697.88	8,056,136.47	8,070,585.91	8,014,281.66	8,032,253.62	7,895,185.26	8,019,369.65	7,854,301.62	5,772,875.10	5,685,320.44
Locales	(368,414.08)	(6.45%)	5,711,914.13	5,794,268.99	5,623,363.79	5,489,303.21	5,534,422.75	5,533,168.09	5,606,876.56	5,529,755.54	5,647,805.75	5,502,608.76	5,346,871.12	5,279,754.12

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	Diciembre
ACTIVOS LIQUIDOS	1,217,397.86
Depositos Locales en Bancos	196,945.60
A la Vista	53,655.60
A Plazo	143,290.00
Depositos Extranjeros en Bancos	899,675.26
A la Vista	771,675.26
A Plazo	128,000.00
Menos Provisiones	0.00
Locales	0.00
Extranjero	0.00
Otros	120,777.00
CARTERA CREDITICIA	5,413,857.19
Locales	4,932,131.68
Extranjero	536,285.74
Menos Provisiones	54,560.24
Locales	52,419.80
Extranjero	2,140.44
INVERSIONES EN VALORES	892,389.95
Locales	700,735.71
Extranjero	192,413.66
Menos Provisiones	759.42
Locales	189.22
Extranjero	570.19
OTROS ACTIVOS	609,239.45
Locales	484,148.07
Extranjero	125,091.38
TOTAL DE ACTIVOS	8,132,884.45
DEPOSITOS	5,735,989.07
Locales	5,343,500.06

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
Oficiales	24.79	34.91%	71.01	90.89	86.96	85.64	90.68	82.51	8.52	102.25	104.35	77.36	101.73	97.95
De Particulares	(361,044.92)	(6.65%)	5,429,466.15	5,419,842.35	5,348,018.27	5,212,622.03	5,123,408.68	5,158,292.45	5,227,514.48	5,171,794.30	5,212,914.38	5,149,277.05	5,053,633.46	5,033,529.41
A la Vista	(166,756.49)	(11.82%)	1,410,385.81	1,385,340.76	1,411,405.16	1,403,492.65	1,355,064.49	1,336,656.39	1,267,415.49	1,238,737.18	1,282,585.70	1,280,223.14	1,238,738.39	1,238,861.79
A Plazo	(173,133.76)	(6.68%)	2,591,364.00	2,609,163.62	2,485,554.27	2,378,475.90	2,343,888.18	2,393,729.55	2,523,829.15	2,464,058.04	2,487,690.61	2,453,561.09	2,415,565.09	2,399,303.95
De Ahorros	(21,154.67)	(1.48%)	1,427,716.34	1,425,337.96	1,451,058.85	1,430,653.48	1,424,456.00	1,427,906.51	1,436,269.84	1,468,999.08	1,442,638.07	1,415,492.82	1,399,329.98	1,395,363.67
De Bancos	(7,393.95)	(2.62%)	282,376.97	374,335.75	275,258.56	276,595.54	410,923.40	374,793.12	379,353.56	357,859.00	434,787.02	353,254.34	293,135.92	246,126.77
A la Vista	21,699.68	21.99%	98,666.19	76,767.86	79,780.40	73,474.05	91,649.66	91,123.41	95,832.80	90,090.96	98,258.69	78,447.09	92,903.56	90,561.82
A Plazo	(29,093.63)	(15.84%)	183,710.78	297,567.89	195,478.16	203,121.48	319,273.74	283,669.71	283,520.76	267,768.03	336,528.34	274,807.26	200,232.36	155,564.95
Extranjero	(2,272,835.38)	(85.27%)	2,665,324.39	2,566,335.85	2,591,334.10	2,566,833.25	2,536,163.16	2,481,113.57	2,425,377.06	2,365,429.73	2,371,563.90	2,351,692.87	426,003.98	405,566.32
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	(2,109,442.87)	(85.64%)	2,463,124.95	2,390,523.24	2,420,835.24	2,397,810.60	2,374,117.42	2,334,927.75	2,283,687.87	2,317,035.91	2,311,024.60	2,297,704.62	392,424.80	368,743.01
A la Vista	(68,026.23)	(50.59%)	134,463.60	128,780.16	135,573.62	128,802.87	94,995.42	91,279.98	74,815.92	81,792.34	77,536.11	68,141.14	69,693.97	62,861.56
A Plazo	(2,013,596.12)	(90.90%)	2,215,201.07	2,155,254.85	2,177,512.81	2,166,279.20	2,177,922.63	2,145,177.91	2,107,565.69	2,146,597.60	2,131,881.11	2,132,706.24	235,658.66	225,084.93
De Ahorros	(27,820.51)	(24.52%)	113,460.29	106,488.23	107,748.80	102,728.54	101,199.37	98,469.85	101,306.27	88,645.97	101,607.38	96,857.25	87,072.17	80,796.53
De Bancos	(163,392.51)	(80.81%)	202,199.43	175,812.61	170,498.86	169,022.65	162,045.73	146,185.82	141,689.19	48,393.81	60,539.30	53,988.24	33,579.18	36,823.31
A la Vista	(11,654.90)	(99.81%)	11,677.32	800.62	163.02	12,188.58	409.55	1,731.98	8,047.89	442.59	381.90	518.03	27.38	22.31
A Plazo	(151,737.61)	(79.64%)	190,522.11	175,011.99	170,335.84	156,834.07	161,636.18	144,453.84	133,641.30	47,951.22	60,157.40	53,470.21	33,551.80	36,801.00
OBLIGACIONES	343,690.26	38.40%	894,961.77	972,613.28	1,021,492.38	981,923.26	979,510.46	966,563.06	933,592.52	1,006,003.07	1,123,314.45	1,115,507.38	981,953.36	1,184,565.88
Locales	63,480.30	211.60%	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	80,000.00	80,000.00	80,000.00	80,000.00	80,000.00
Extranjero	280,209.96	32.40%	864,961.77	942,613.28	991,492.38	951,923.26	949,510.46	936,563.06	903,592.52	926,003.07	1,043,314.45	1,035,507.38	901,953.36	1,104,565.88
OTROS PASIVOS	(160,348.83)	(29.58%)	542,058.91	609,387.02	559,149.60	630,267.16	617,619.59	592,927.49	504,642.63	472,013.58	435,466.28	530,598.90	386,777.95	400,414.01
Locales	(58,151.74)	(13.75%)	422,780.07	467,965.70	413,453.95	480,029.41	456,849.17	413,361.26	461,415.44	417,684.76	362,283.74	445,178.28	358,718.22	373,205.94
Extranjero	(102,197.08)	(85.68%)	119,278.84	141,421.32	145,695.65	150,237.76	160,770.41	179,566.23	43,227.19	54,328.82	73,182.54	85,420.63	28,059.74	27,208.07
PATRIMONIO	(153,661.74)	(16.52%)	930,195.01	942,078.03	945,662.50	940,870.41	952,283.29	934,569.82	944,317.65	947,629.93	940,246.24	898,858.02	781,560.67	780,695.06
Capital	(6,200.38)	(0.80%)	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	775,844.15	769,643.77	769,643.77
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	2,869.36	(41.78%)	(6,867.32)	(6,078.31)	(6,276.47)	(6,086.50)	(6,345.65)	(4,927.22)	(4,335.33)	(4,535.57)	(3,489.39)	(4,320.29)	(4,342.80)	(4,212.41)
Utilidad de Periodos Anteriores	19.32	0.07%	28,592.63	115,763.24	113,659.07	112,445.94	112,469.91	109,752.62	109,776.25	109,791.53	106,968.38	107,063.35	31,266.46	28,248.84
Utilidad de Periodo	(117,766.64)	(136.00%)	86,595.54	7,633.87	14,865.90	10,426.56	15,451.65	(1,567.77)	14,723.97	17,388.73	11,367.49	(26,042.68)	(27,279.64)	(25,174.09)

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	Diciembre
Oficiales	95.80
De Particulares	5,068,421.23
A la Vista	1,243,629.32
A Plazo	2,418,230.25
De Ahorros	1,406,561.67
De Bancos	274,983.02
A la Vista	120,365.87
A Plazo	154,617.15
Extranjero	392,489.01
Oficiales	0.00
De Particulares	353,682.09
A la Vista	66,437.37
A Plazo	201,604.95
De Ahorros	85,639.77
De Bancos	38,806.92
A la Vista	22.42
A Plazo	38,784.50
OBLIGACIONES	1,238,652.02
Locales	93,480.30
Extranjero	1,145,171.73
OTROS PASIVOS	381,710.08
Locales	364,628.33
Extranjero	17,081.75
PATRIMONIO	776,533.27
Capital	769,643.77
Reservas de Capital	0.00
Otras Reservas	(3,997.96)
Utilidad de Periodos Anteriores	28,611.95
Utilidad de Periodo	(31,171.09)

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Ganancia o Perdida en Valores Disponible para la Venta	2,416.60	21.91%	11,030.00	13,915.08	12,569.86	13,240.27	19,863.21	20,468.04	13,308.61	14,141.09	14,555.61	11,313.49	12,272.88	12,188.95
Deuda Subordinada	(35,000.00)	(100.00%)	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	35,000.00	0.00	0.00
PASIVO Y PATRIMONIO	(2,611,569.77)	(24.31%)	10,744,454.21	10,884,683.17	10,741,002.36	10,609,197.31	10,619,999.24	10,508,342.03	10,414,806.42	10,320,831.85	10,518,396.63	10,399,265.93	7,923,167.09	8,050,995.40

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	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	13,446.60
Deuda Subordinada	0.00
PASIVO Y PATRIMONIO	8,132,884.45