

**BANISI, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2013 A DICIEMBRE 2014**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	5,516.86	28.20%	19,564.50	26,470.73	17,059.59	12,150.20	14,516.10	12,339.35	14,820.22	17,046.71	36,002.41	29,116.66	28,490.88	14,780.18	25,081.35
Depositos Locales en Bancos	7,087.17	79.89%	8,871.54	9,755.90	7,677.77	6,085.43	8,308.98	6,912.12	7,484.11	7,897.00	8,286.09	19,070.15	16,287.78	9,023.28	15,958.72
A la Vista	7,687.17	102.89%	7,471.54	9,355.90	6,877.77	5,285.43	7,508.98	6,112.12	6,684.11	7,097.00	7,486.09	18,270.15	15,487.78	8,223.28	15,158.72
A Plazo	(600.00)	(42.86%)	1,400.00	400.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
Depositos Extranjeros en Bancos	(1,621.30)	(15.46%)	10,483.71	16,414.07	9,096.67	5,290.61	5,316.43	5,144.63	6,932.39	8,834.47	27,207.03	9,852.34	11,976.77	5,615.88	8,862.41
A la Vista	(1,571.30)	(15.21%)	10,333.71	16,264.07	8,946.67	5,140.61	5,216.43	5,044.63	6,832.39	8,734.47	27,107.03	9,752.34	11,876.77	5,515.88	8,762.41
A Plazo	(50.00)	(33.33%)	150.00	150.00	150.00	150.00	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	50.98	24.37%	209.24	300.76	285.15	774.15	890.69	282.60	403.72	315.24	509.30	194.16	226.34	141.02	260.23
<b>CARTERA CREDITICIA</b>	(29,676.58)	(23.69%)	125,262.24	106,122.87	38,061.20	43,965.59	49,970.75	56,214.10	60,004.44	64,638.86	70,284.23	74,772.87	81,158.02	89,446.09	95,585.66
Locales	62,020.73	226.72%	27,355.18	31,801.96	33,917.67	40,052.97	46,334.05	52,415.49	55,404.28	59,825.39	65,676.11	68,683.86	75,343.65	82,756.65	89,375.91
Extranjero	(92,638.62)	(93.32%)	99,267.56	75,681.40	5,520.21	5,351.82	5,138.07	5,393.51	6,216.51	6,497.94	6,318.40	6,358.54	6,124.94	7,079.54	6,628.94
Menos Provisiones	(941.31)	(69.19%)	1,360.49	1,360.49	1,376.69	1,439.20	1,501.36	1,594.89	1,616.35	1,684.47	1,710.28	269.53	310.57	390.09	419.18
Locales	329.39	28,641.90%	1.15	3.83	6.77	25.97	61.69	136.25	152.31	203.30	218.85	237.18	264.14	342.49	330.54
Extranjero	(1,270.70)	(93.48%)	1,359.34	1,356.66	1,369.92	1,413.23	1,439.67	1,458.64	1,464.04	1,481.17	1,491.43	32.35	46.42	47.60	88.64
<b>INVERSIONES EN VALORES</b>	59,300.69	185.00%	32,054.37	51,003.99	136,772.74	132,253.56	115,914.47	114,553.41	106,529.22	101,701.11	102,211.08	106,961.06	104,035.19	105,328.65	91,355.07
Locales	37,684.70	197.15%	19,114.98	20,136.78	27,412.21	31,378.64	34,481.41	37,178.75	39,178.35	44,498.21	48,564.95	49,556.29	50,555.83	54,050.09	56,799.68
Extranjero	21,616.00	167.06%	12,939.40	30,867.22	109,360.53	100,874.92	81,433.06	77,374.66	67,350.86	57,202.90	53,646.14	57,404.78	53,479.36	51,278.56	34,555.39
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>	(759.40)	(12.25%)	6,200.46	5,762.67	4,419.20	4,670.55	4,792.09	4,745.69	4,516.22	4,612.38	4,680.63	4,670.67	4,907.89	4,963.21	5,441.06
Locales	1,266.07	35.50%	3,566.51	3,784.70	3,909.33	3,991.10	4,107.59	4,160.85	3,947.52	4,061.66	4,118.40	4,075.32	4,341.24	4,406.62	4,832.57
Extranjero	(2,025.46)	(76.90%)	2,633.95	1,977.96	509.87	679.45	684.50	584.85	568.70	550.72	562.23	595.35	566.64	556.59	608.49
<b>TOTAL DE ACTIVOS</b>	34,381.57	18.78%	183,081.57	189,360.26	196,312.73	193,039.89	185,193.42	187,852.55	185,870.09	187,999.06	213,178.35	215,521.25	218,591.98	214,518.14	217,463.14
<b>DEPOSITOS</b>	31,377.86	19.03%	164,920.18	170,925.79	177,000.57	173,508.57	166,204.23	168,816.55	165,249.42	168,770.20	194,038.59	195,698.34	195,404.36	192,951.63	196,298.05
Locales	17,993.26	34.51%	52,143.44	55,631.22	55,301.97	57,574.27	50,658.36	48,441.78	44,905.13	47,766.55	69,357.61	71,603.43	72,972.53	68,858.38	70,136.70



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Utilidad de Periodos Anteriores	(4,299.11)	(103.12%)	4,168.91	4,698.63	4,698.63	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	4,661.09	0.00	(130.20)
Utilidad de Periodo	(527.12)	(99.51%)	529.72	271.35	76.80	140.14	173.13	(38.86)	(58.51)	(198.73)	(198.44)	(223.39)	(257.57)	(384.24)	2.60	
Ganancia o Perdida en Valores Disponible para la Venta	(43.53)	(32.11%)	135.59	108.57	228.32	200.20	347.73	663.76	543.58	449.17	387.16	281.54	323.44	299.97	92.05	
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
<b>PASIVO Y PATRIMONIO</b>	<b>34,381.57</b>	<b>18.78%</b>	<b>183,081.57</b>	<b>189,360.26</b>	<b>196,312.73</b>	<b>193,039.89</b>	<b>185,193.42</b>	<b>187,852.55</b>	<b>185,870.09</b>	<b>187,999.06</b>	<b>213,178.35</b>	<b>215,521.25</b>	<b>218,591.98</b>	<b>214,518.14</b>	<b>217,463.14</b>	