

**BANISTMO, 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>	(207,919.42)	(17.08%)	1,217,397.86	1,207,035.20	1,054,432.08	1,270,669.80	1,061,341.92	967,003.55	946,842.09	849,591.78	912,296.55	830,955.14	1,060,787.41	962,215.46	1,009,478.44
Depositos Locales en Bancos	12,616.72	6.41%	196,945.60	188,589.23	221,305.58	217,665.36	233,744.20	214,002.71	205,686.67	199,102.23	208,887.08	204,355.97	195,428.40	234,924.71	209,562.32
A la Vista	(3,283.28)	(6.12%)	53,655.60	58,199.23	58,765.58	55,125.36	57,394.20	62,052.71	58,146.67	56,802.23	56,087.08	56,305.97	54,178.40	101,584.71	50,372.32
A Plazo	15,900.00	11.10%	143,290.00	130,390.00	162,540.00	162,540.00	176,350.00	151,950.00	147,540.00	142,300.00	152,800.00	148,050.00	141,250.00	133,340.00	159,190.00
Depositos Extranjeros en Bancos	(222,745.28)	(24.76%)	899,675.26	910,424.78	699,972.59	912,289.15	716,416.78	644,478.69	631,365.18	526,952.27	592,339.33	522,753.28	703,788.97	595,654.79	676,929.97
A la Vista	(232,407.12)	(30.12%)	771,675.26	770,864.39	540,389.59	726,340.52	530,841.96	450,895.91	449,102.35	468,597.62	534,518.37	427,687.21	417,743.68	361,269.50	539,268.14
A Plazo	9,661.83	7.55%	128,000.00	139,560.39	159,583.00	185,948.63	185,574.82	193,582.79	182,262.83	58,354.64	57,820.97	95,066.07	286,045.30	234,385.29	137,661.83
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	2,209.15	1.83%	120,777.00	108,021.19	133,153.91	140,715.29	111,180.93	108,522.14	109,790.24	123,537.29	111,070.14	103,845.90	161,570.03	131,635.96	122,986.15
<b>CARTERA CREDITICIA</b>	713,892.09	13.19%	5,413,857.19	5,479,716.76	5,568,673.90	5,759,819.74	5,656,827.03	5,781,462.27	5,857,991.62	5,878,399.65	6,060,117.84	6,059,800.48	6,141,349.54	6,203,161.83	6,127,749.28
Locales	718,176.81	14.56%	4,932,131.68	5,003,591.47	5,127,531.39	5,239,536.43	5,248,518.52	5,318,543.82	5,382,872.48	5,421,381.44	5,614,937.70	5,616,638.69	5,676,986.11	5,726,637.48	5,650,308.50
Extranjero	(392.14)	(0.07%)	536,285.74	531,088.31	496,914.64	576,821.81	464,998.80	519,174.17	533,011.79	515,644.91	501,165.70	499,070.62	520,958.08	532,787.77	535,893.60
Menos Provisiones	3,892.58	7.13%	54,560.24	54,963.02	55,772.14	56,538.49	56,690.29	56,255.71	57,892.66	58,626.71	55,985.56	55,908.82	56,594.65	56,263.42	58,452.82
Locales	(12,325.09)	(23.51%)	52,419.80	52,822.58	53,631.70	54,398.05	54,189.83	52,706.04	54,342.99	55,077.04	53,485.10	53,408.37	54,094.20	53,762.96	40,094.71
Extranjero	16,217.67	757.68%	2,140.44	2,140.44	2,140.44	2,140.44	2,500.46	3,549.67	3,549.67	3,549.67	2,500.46	2,500.46	2,500.46	2,500.46	18,358.11
<b>INVERSIONES EN VALORES</b>	984.63	0.11%	892,389.95	1,001,719.58	1,014,646.69	958,507.40	1,013,853.80	1,024,879.62	999,988.32	966,365.56	994,463.62	1,007,654.70	1,012,680.82	1,032,145.20	893,374.58
Locales	(77,092.20)	(11.00%)	700,735.71	684,463.59	650,641.52	646,150.32	622,961.52	620,895.43	513,070.10	616,313.12	624,182.17	607,157.58	612,323.35	634,108.13	623,643.51
Extranjero	77,317.41	40.18%	192,413.66	318,008.55	364,765.36	313,116.63	391,297.62	403,984.19	486,918.23	350,052.44	370,281.45	400,497.11	400,357.47	398,037.07	269,731.07
Menos Provisiones	(759.42)	(100.00%)	759.42	752.56	760.19	759.55	405.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	(189.22)	(100.00%)	189.22	189.22	189.22	189.22	189.22	189.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(570.19)	(100.00%)	570.19	563.33	570.96	570.32	216.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	(232,333.29)	(38.13%)	609,239.45	481,279.21	481,923.42	462,866.23	476,554.58	481,480.55	470,191.31	590,596.88	580,336.27	588,015.25	556,551.83	358,946.94	376,906.16
Locales	(119,217.41)	(24.62%)	484,148.07	378,671.70	375,357.53	363,800.31	379,555.33	389,495.68	379,264.15	392,256.12	489,680.64	378,876.14	542,207.72	343,922.48	364,930.65
Extranjero	(113,115.88)	(90.43%)	125,091.38	102,607.51	106,565.89	99,065.93	96,999.25	91,984.88	90,927.16	198,340.77	90,655.63	209,139.11	14,344.12	15,024.47	11,975.51
<b>TOTAL DE ACTIVOS</b>	274,624.02	3.38%	8,132,884.45	8,169,750.75	8,119,676.09	8,451,863.18	8,208,577.33	8,254,825.99	8,275,013.34	8,284,953.88	8,547,214.27	8,486,425.57	8,771,369.60	8,556,469.43	8,407,508.46
<b>DEPOSITOS</b>	457,985.95	7.98%	5,735,989.07	5,705,813.42	5,634,344.46	5,894,812.13	5,851,944.69	5,867,573.26	5,989,093.19	6,048,923.22	6,329,024.20	6,257,756.60	6,263,464.16	6,215,569.45	6,193,975.02
Locales	423,282.29	7.92%	5,343,500.06	5,301,949.21	5,250,237.61	5,521,330.79	5,506,305.99	5,464,209.60	5,632,074.55	5,636,043.81	5,872,633.35	5,780,104.63	5,806,267.76	5,808,843.82	5,766,782.35

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			2013 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	116.21	121.31%	95.80	124.28	136.25	127.38	150.59	159.14	167.38	118.31	131.44	140.52	179.08	190.61	212.02
De Particulares	205,813.00	4.06%	5,068,421.23	5,069,664.84	5,010,943.70	5,256,555.05	5,257,837.44	5,223,921.34	5,312,517.81	5,324,144.86	5,356,169.98	5,233,136.83	5,234,927.83	5,365,552.48	5,274,234.23
A la Vista	88,459.08	7.11%	1,243,629.32	1,178,426.46	1,170,029.85	1,462,055.28	1,495,544.13	1,278,175.49	1,301,273.05	1,317,071.58	1,375,827.87	1,288,090.08	1,306,089.87	1,389,101.65	1,332,088.40
A Plazo	30,644.26	1.27%	2,418,230.25	2,464,341.93	2,400,972.57	2,348,429.82	2,308,120.99	2,483,343.26	2,493,435.78	2,485,311.94	2,437,760.96	2,401,515.97	2,425,582.67	2,497,679.24	2,448,874.51
De Ahorros	86,709.66	6.16%	1,406,561.67	1,426,896.45	1,439,941.28	1,446,069.95	1,454,172.32	1,462,402.59	1,517,808.98	1,521,761.33	1,542,581.15	1,543,530.78	1,503,255.30	1,478,771.58	1,493,271.33
De Bancos	217,353.07	79.04%	274,983.02	232,160.10	239,157.67	264,648.36	248,317.96	240,129.12	319,389.36	311,780.64	516,331.93	546,827.28	571,160.84	443,100.74	492,336.09
A la Vista	190,317.14	158.12%	120,365.87	101,408.51	104,150.75	110,440.92	92,406.45	95,266.82	154,964.31	119,205.78	327,857.03	347,100.95	349,283.95	226,812.85	310,683.01
A Plazo	27,035.93	17.49%	154,617.15	130,751.58	135,006.92	154,207.44	155,911.51	144,862.30	164,425.05	192,574.87	188,474.90	199,726.33	221,876.89	216,287.89	181,653.08
Extranjero	34,703.66	8.84%	392,489.01	403,864.21	384,106.84	373,481.34	345,638.70	403,363.65	357,018.63	412,879.41	456,390.84	477,651.97	457,196.40	406,725.62	427,192.67
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	58,139.53	16.44%	353,682.09	381,885.43	361,448.89	351,581.40	323,415.76	379,318.48	331,538.35	379,488.38	429,309.75	437,963.19	419,216.54	398,164.41	411,821.61
A la Vista	4,593.14	6.91%	66,437.37	67,984.88	70,118.14	69,695.33	68,836.55	62,930.71	58,817.44	64,064.42	61,642.30	57,609.30	54,812.80	59,058.51	71,030.50
A Plazo	58,877.61	29.20%	201,604.95	229,904.04	207,623.99	198,120.37	170,912.15	233,833.14	190,392.82	231,924.22	268,580.04	283,258.21	268,255.42	251,246.32	260,482.56
De Ahorros	(5,331.22)	(6.23%)	85,639.77	83,996.51	83,706.76	83,765.70	83,667.06	82,554.63	82,328.08	83,499.74	99,087.41	97,095.68	96,148.32	87,859.58	80,308.55
De Bancos	(23,435.87)	(60.39%)	38,806.92	21,978.78	22,657.95	21,899.94	22,222.95	24,045.17	25,480.28	33,391.04	27,081.10	39,688.78	37,979.86	8,561.21	15,371.06
A la Vista	(6.15)	(27.43%)	22.42	26.78	20.45	16.14	16.15	16.07	16.08	16.04	16.10	16.18	16.26	16.21	16.27
A Plazo	(23,429.72)	(60.41%)	38,784.50	21,952.00	22,637.50	21,883.80	22,206.80	24,029.10	25,464.20	33,375.00	27,065.00	39,672.60	37,963.60	8,545.00	15,354.78
<b>OBLIGACIONES</b>	<b>(212,365.69)</b>	<b>(17.14%)</b>	<b>1,238,652.02</b>	<b>1,276,258.22</b>	<b>1,270,157.29</b>	<b>1,280,195.78</b>	<b>1,182,900.88</b>	<b>1,174,382.73</b>	<b>1,064,379.14</b>	<b>1,036,904.88</b>	<b>1,007,126.42</b>	<b>942,610.12</b>	<b>1,157,985.91</b>	<b>1,133,444.71</b>	<b>1,026,286.33</b>
Locales	(3,480.30)	(3.72%)	93,480.30	92,500.00	92,500.00	92,500.00	92,500.00	62,500.00	62,500.00	52,500.00	52,949.76	52,500.00	52,500.00	61,518.17	90,000.00
Extranjero	(208,885.39)	(18.24%)	1,145,171.73	1,183,758.22	1,177,657.29	1,187,695.78	1,090,400.88	1,111,882.73	1,001,879.14	984,404.88	954,176.66	890,110.12	1,105,485.91	1,071,926.54	936,286.33
<b>OTROS PASIVOS</b>	<b>(24,545.60)</b>	<b>(6.43%)</b>	<b>381,710.08</b>	<b>409,667.33</b>	<b>434,694.36</b>	<b>489,232.78</b>	<b>379,427.69</b>	<b>414,397.58</b>	<b>416,250.94</b>	<b>387,803.91</b>	<b>395,787.74</b>	<b>464,468.82</b>	<b>522,062.19</b>	<b>379,400.88</b>	<b>357,164.48</b>
Locales	(20,538.79)	(5.63%)	364,628.33	393,050.32	417,798.07	472,906.46	363,397.21	398,673.93	400,089.01	374,037.26	382,168.81	452,234.92	508,604.49	365,368.41	344,089.54
Extranjero	(4,006.81)	(23.46%)	17,081.75	16,617.01	16,896.28	16,326.32	16,030.48	15,723.65	16,161.93	13,766.65	13,618.93	12,233.90	13,457.70	14,032.47	13,074.94
<b>PATRIMONIO</b>	<b>53,549.36</b>	<b>6.90%</b>	<b>776,533.27</b>	<b>778,011.78</b>	<b>780,479.98</b>	<b>787,622.49</b>	<b>794,304.08</b>	<b>798,472.42</b>	<b>805,290.07</b>	<b>811,321.86</b>	<b>815,275.92</b>	<b>821,590.03</b>	<b>827,857.34</b>	<b>828,054.39</b>	<b>830,082.63</b>
Capital	0.00	0.00%	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	769,643.77	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	0.00
Otras Reservas	72,738.88	(1,819.40%)	(3,997.96)	(3,746.95)	(3,866.40)	(3,288.69)	(3,073.35)	(3,028.98)	(2,731.97)	(2,283.11)	(1,928.89)	58,283.52	57,663.92	57,688.59	68,740.92
Provisiones Dinámicas	71,192.19	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,206.91	59,206.91	59,206.91	71,192.19
Otras Reservas	1,546.68	(38.69%)	(3,997.96)	(3,746.95)	(3,866.40)	(3,288.69)	(3,073.35)	(3,028.98)	(2,731.97)	(2,283.11)	(1,928.89)	(923.39)	(1,542.99)	(1,518.32)	(2,451.27)

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	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(112,760.49)	(394.10%)	28,611.95	(2,792.50)	(5,470.35)	(5,479.69)	(5,572.42)	(8,391.63)	(8,312.49)	(8,198.22)	(11,334.07)	(70,505.51)	(69,920.56)	(72,651.43)	(84,148.54)
Utilidad de Periodo	92,902.12	(298.04%)	(31,171.09)	4,515.90	8,459.56	13,641.14	19,113.40	25,350.94	31,904.18	36,595.17	42,882.07	48,793.96	56,005.83	60,160.09	61,731.02
Ganancia o Perdida en Valores Disponibles para la Venta	668.86	4.97%	13,446.60	10,391.55	11,713.40	13,105.96	14,192.67	14,898.31	14,786.58	15,564.24	16,013.04	15,374.28	14,464.37	13,213.38	14,115.46
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>274,624.02</b>	<b>3.38%</b>	<b>8,132,884.45</b>	<b>8,169,750.75</b>	<b>8,119,676.09</b>	<b>8,451,863.18</b>	<b>8,208,577.33</b>	<b>8,254,825.99</b>	<b>8,275,013.34</b>	<b>8,284,953.88</b>	<b>8,547,214.27</b>	<b>8,486,425.57</b>	<b>8,771,369.60</b>	<b>8,556,469.43</b>	<b>8,407,508.46</b>