

BANISI, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(16,244.02)	(64.77%)	25,081.35	23,943.23	11,809.55	10,644.15	11,942.37	6,864.99	5,803.43	9,043.06	6,869.79	14,544.06	12,003.00	9,791.56	8,837.33
Depositos Locales en Bancos	(11,727.57)	(73.49%)	15,958.72	11,409.49	6,505.05	4,975.36	6,081.34	4,661.86	3,089.71	4,852.33	3,411.86	9,909.56	6,898.46	5,063.81	4,231.15
A la Vista	(10,927.57)	(72.09%)	15,158.72	10,609.49	5,705.05	4,975.36	6,081.34	4,661.86	3,089.71	4,852.33	3,411.86	9,909.56	6,898.46	5,063.81	4,231.15
A Plazo	(800.00)	(100.00%)	800.00	800.00	800.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(4,557.34)	(51.42%)	8,862.41	12,292.15	5,166.19	5,441.01	5,684.87	1,954.57	2,595.34	3,973.32	3,134.25	4,280.63	4,878.80	4,503.43	4,305.07
A la Vista	(4,557.34)	(52.01%)	8,762.41	12,192.15	5,066.19	5,341.01	5,584.87	1,854.57	2,495.34	3,873.32	3,034.25	4,180.63	4,778.80	4,403.43	4,205.07
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	40.88	15.71%	260.23	241.59	138.31	227.78	176.16	248.56	118.38	217.41	323.68	353.87	225.74	224.33	301.11
CARTERA CREDITICIA	58,577.92	59.42%	98,585.66	104,051.36	106,907.28	113,890.77	117,484.71	124,275.19	130,245.82	131,894.18	134,967.10	136,149.56	146,609.49	148,767.55	157,163.59
Locales	57,907.68	64.79%	89,375.91	93,460.39	97,950.65	105,105.73	108,757.11	115,637.85	119,604.44	121,315.71	127,101.28	128,350.11	138,343.20	140,771.89	147,283.58
Extranjero	1,303.48	13.54%	9,628.94	11,073.83	9,439.49	9,266.78	9,242.74	9,218.80	11,192.12	11,336.97	8,689.37	8,623.00	9,187.22	8,998.50	10,932.41
Menos Provisiones	633.23	151.06%	419.18	482.86	482.86	481.75	515.15	581.47	550.73	758.50	823.55	823.55	920.94	1,002.84	1,052.41
Locales	593.19	179.46%	330.54	417.80	425.22	324.69	383.38	443.25	515.58	699.94	735.96	738.91	838.83	891.13	923.73
Extranjero	40.04	45.17%	88.64	65.06	57.64	157.07	131.76	138.21	35.15	58.56	87.59	84.64	82.10	111.71	128.67
INVERSIONES EN VALORES	(18,070.10)	(20.45%)	88,355.07	80,331.38	88,041.57	85,797.22	83,370.61	82,015.54	79,562.27	73,678.89	76,740.86	76,149.34	77,816.70	74,603.93	70,284.97
Locales	(9,811.51)	(17.27%)	56,799.68	57,557.25	57,464.73	59,328.81	59,340.51	54,155.99	52,858.12	48,048.21	51,216.69	50,641.97	53,330.96	51,247.29	46,988.17
Extranjero	(8,258.59)	(26.17%)	31,555.39	22,774.12	30,576.84	26,468.41	24,030.10	27,859.56	26,704.15	25,630.68	25,524.16	25,507.37	24,485.74	23,356.64	23,296.80
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	3,206.17	58.20%	5,509.36	5,820.12	5,975.44	5,395.49	5,381.37	5,428.13	5,593.18	8,636.14	8,937.52	8,754.41	8,685.99	8,747.76	8,715.53
Locales	3,578.65	75.70%	4,727.67	5,167.61	5,281.20	5,053.14	5,059.79	4,989.95	5,106.54	8,187.28	8,520.38	8,346.11	8,217.14	8,320.13	8,306.32
Extranjero	(372.47)	(47.65%)	781.69	652.51	694.25	342.35	321.58	438.18	486.65	448.86	417.14	408.31	468.86	427.63	409.21
TOTAL DE ACTIVOS	27,469.98	12.63%	217,531.44	214,146.08	212,733.85	215,727.62	218,179.06	218,583.86	221,204.71	223,252.27	227,515.26	235,597.38	245,115.18	241,910.81	245,001.42
DEPOSITOS	18,739.80	9.55%	196,298.05	192,630.05	191,546.11	188,369.01	190,478.95	190,750.90	192,946.48	194,916.83	199,175.41	208,283.66	212,812.98	210,617.67	215,037.85
Locales	4,113.43	5.86%	70,136.70	68,690.94	67,879.38	68,200.56	64,600.13	64,657.38	65,534.54	67,586.60	67,124.03	69,506.72	73,225.19	72,039.25	74,250.13

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			2014 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	4,113.43	5.86%	70,136.70	68,690.94	67,879.38	68,200.56	64,600.13	64,657.38	65,534.54	67,586.60	67,124.03	69,506.72	73,225.19	72,039.25	74,250.13
A la Vista	(3,008.82)	(21.16%)	14,217.77	11,476.26	10,022.93	14,632.90	12,147.32	10,522.97	11,354.91	11,913.26	10,359.37	10,720.49	12,656.77	11,500.37	11,208.95
A Plazo	7,374.45	15.28%	48,267.60	48,942.67	49,559.09	47,310.87	45,425.63	46,488.81	47,681.85	49,562.88	50,091.63	51,373.43	53,667.31	53,675.22	55,642.05
De Ahorros	(252.20)	(3.30%)	7,651.33	8,272.01	8,297.36	6,256.79	7,027.18	7,645.60	6,497.78	6,110.46	6,673.03	7,412.80	6,901.11	6,863.66	7,399.13
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	14,626.37	11.59%	126,161.35	123,939.11	123,666.74	120,168.45	125,878.82	126,093.52	127,411.94	127,330.23	132,051.38	138,776.94	139,587.79	138,578.42	140,787.72
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	14,626.97	11.59%	126,160.75	123,939.11	123,666.74	120,168.45	125,878.82	126,093.52	127,411.94	127,330.23	132,051.38	138,776.94	139,587.79	138,578.42	140,787.72
A la Vista	(183.60)	(0.78%)	23,530.19	19,533.40	19,340.20	17,282.57	18,577.72	17,043.77	18,324.05	17,309.80	20,896.99	23,369.66	21,944.18	21,887.26	23,346.60
A Plazo	8,405.66	8.63%	97,374.80	99,853.14	99,657.61	98,247.71	102,941.90	104,489.00	103,428.90	102,548.54	102,445.54	105,435.02	106,670.99	105,909.27	105,780.46
De Ahorros	6,404.90	121.86%	5,255.75	4,552.57	4,668.93	4,638.16	4,359.20	4,560.76	5,658.99	7,471.89	8,708.85	9,972.26	10,972.62	10,781.90	11,660.66
De Bancos	(0.60)	(100.00%)	0.60	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	(0.60)	(100.00%)	0.60	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
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	3,509.47	72.90%	4,813.80	5,041.04	4,694.82	5,940.27	6,220.28	6,309.38	6,798.28	6,701.51	6,899.43	5,777.12	10,641.25	9,718.27	8,323.27
Locales	3,345.98	82.49%	4,056.39	4,334.49	3,972.28	5,219.11	5,601.78	5,686.19	6,104.48	6,066.22	6,170.39	5,021.94	9,831.89	8,899.13	7,402.36
Extranjero	163.50	21.59%	757.41	706.55	722.54	721.16	618.50	623.19	693.81	635.30	729.04	755.18	809.36	819.14	920.91
PATRIMONIO	5,220.71	31.80%	16,419.59	16,474.99	16,492.92	21,418.35	21,479.82	21,523.58	21,459.95	21,633.93	21,440.42	21,536.60	21,660.95	21,574.86	21,640.30
Capital	5,000.00	33.33%	15,000.00	15,000.00	15,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
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	3,229.31	232.85%	1,386.84	1,386.84	1,492.27	1,950.73	1,917.70	1,919.96	2,466.20	3,139.04	3,680.69	3,792.69	3,792.69	4,115.55	4,616.15
Provisiones Dinámicas	1,385.96	99.94%	1,386.84	1,386.84	1,386.84	1,818.87	1,818.87	1,818.87	2,339.24	2,339.24	2,339.24	2,339.24	2,339.24	2,339.24	2,772.80
Otras Reservas	1,843.35	0.00%	0.00	0.00	105.42	131.86	98.83	101.09	126.96	799.80	1,341.45	1,453.45	1,453.45	1,776.31	1,843.35

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(3,289.04)	5,313.04%	(61.90)	(59.31)	(164.73)	(623.19)	(590.17)	(559.56)	(1,113.99)	(1,786.82)	(2,328.47)	(2,440.47)	(2,432.29)	(2,755.15)	(3,350.94)
Utilidad de Periodo	438.05	16,875.84%	2.60	(96.75)	(204.22)	(150.09)	(198.57)	(83.20)	(31.81)	170.32	66.88	123.48	235.98	267.09	440.65
Ganancia o Perdida en Valores Disponibles para la Venta	(157.61)	(171.21%)	92.05	244.20	369.60	240.90	350.85	246.38	139.55	111.38	21.32	60.90	64.57	(52.63)	(65.55)
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
PASIVO Y PATRIMONIO	27,469.98	12.63%	217,531.44	214,146.08	212,733.85	215,727.62	218,179.06	218,583.86	221,204.71	223,252.27	227,515.26	235,597.38	245,115.18	241,910.81	245,001.42