

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

	VARIACION ABSOLUTA	%	2015												
			2014 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(66,901.17)	(6.63%)	1,009,478.44	994,221.15	779,359.55	1,050,343.35	954,195.96	947,254.94	814,165.72	845,953.69	993,658.36	767,811.52	827,910.86	973,550.90	942,577.28
Depositos Locales en Bancos	21,779.30	10.39%	209,562.32	219,034.35	225,775.49	207,018.68	247,832.58	229,659.93	249,313.12	225,734.35	244,415.43	216,631.14	198,931.34	241,196.88	231,341.61
A la Vista	(930.70)	(1.85%)	50,372.32	51,934.35	55,685.49	54,828.68	53,782.58	61,719.93	57,673.12	51,534.35	59,215.43	51,531.14	49,831.34	57,396.88	49,441.61
A Plazo	22,710.00	14.27%	159,190.00	167,100.00	170,090.00	152,190.00	194,050.00	167,940.00	191,640.00	174,200.00	185,200.00	165,100.00	149,100.00	183,800.00	181,900.00
Depositos Extranjeros en Bancos	(189,932.24)	(28.06%)	676,929.97	674,869.68	444,207.24	615,607.92	600,373.85	614,628.32	451,099.11	506,364.39	634,927.20	405,787.87	472,347.56	542,872.94	486,997.73
A la Vista	(246,542.29)	(45.72%)	539,268.14	487,918.17	314,069.58	462,099.92	484,687.60	534,473.72	378,989.99	438,605.19	536,244.93	306,288.57	324,242.16	386,399.28	292,725.85
A Plazo	56,610.05	41.12%	137,661.83	186,951.51	130,137.66	153,508.00	115,686.25	80,154.60	72,109.13	67,759.21	98,682.27	99,499.30	148,105.39	156,473.66	194,271.88
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	101,251.78	82.33%	122,986.15	100,317.13	109,376.82	227,716.76	105,989.53	102,966.69	113,753.49	113,854.95	114,315.73	145,392.51	156,631.96	189,481.08	224,237.93
CARTERA CREDITICIA	492,150.56	8.03%	6,127,749.28	6,223,202.94	6,347,434.84	6,453,661.56	6,477,220.60	6,510,949.01	6,524,117.88	6,560,351.65	6,613,118.25	6,667,353.12	6,569,948.37	6,624,601.54	6,619,899.84
Locales	562,447.21	9.95%	5,650,308.50	5,739,220.33	5,858,211.58	5,934,244.69	5,975,258.54	5,995,311.86	6,009,700.86	6,048,930.97	6,109,360.11	6,151,420.55	6,154,670.21	6,219,827.40	6,212,755.71
Extranjero	(68,635.42)	(12.81%)	535,893.60	542,288.32	548,931.60	579,103.08	558,717.95	572,621.21	572,960.02	571,503.76	563,543.47	575,948.89	474,108.11	464,868.73	467,258.18
Menos Provisiones	1,661.24	2.84%	58,452.82	58,305.71	59,708.34	59,686.21	56,755.89	56,984.06	58,543.01	60,083.09	59,785.33	60,016.32	58,829.95	60,094.59	60,114.05
Locales	18,370.73	45.82%	40,094.71	36,669.24	38,040.75	37,989.98	36,700.44	43,582.57	44,755.53	46,339.57	47,757.39	48,005.71	57,187.77	58,379.15	58,465.44
Extranjero	(16,709.50)	(91.02%)	18,358.11	21,636.47	21,667.59	21,696.23	20,055.45	13,401.50	13,787.48	13,743.51	12,027.94	12,010.62	1,642.18	1,715.44	1,648.61
INVERSIONES EN VALORES	154,061.04	17.24%	893,374.58	922,990.28	934,529.47	934,545.20	954,137.47	988,099.98	1,040,864.26	1,104,545.34	1,042,358.39	1,091,566.37	1,061,975.89	1,086,450.56	1,047,435.62
Locales	48,486.27	7.77%	623,643.51	634,947.86	618,251.42	663,705.63	664,267.26	653,799.08	691,659.11	751,449.08	663,762.36	662,610.62	694,863.42	695,430.80	672,129.77
Extranjero	105,574.78	39.14%	269,731.07	288,042.41	316,278.05	270,839.57	289,870.21	334,300.90	349,205.15	353,096.26	378,596.02	428,955.74	367,112.47	391,019.77	375,305.85
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	11,499.23	3.05%	376,906.16	417,928.44	399,180.48	399,592.45	426,590.35	362,774.22	330,605.88	344,267.86	357,831.47	350,982.09	375,381.83	377,562.05	388,405.39
Locales	9,844.04	2.70%	364,930.65	405,559.84	386,334.03	386,279.15	412,829.42	356,601.53	321,221.62	313,468.60	349,665.49	341,964.58	358,964.55	359,545.64	374,774.69
Extranjero	1,655.20	13.82%	11,975.51	12,368.60	12,846.44	13,313.29	13,760.94	6,172.69	9,384.26	30,799.27	8,165.98	9,017.50	16,417.28	18,016.41	13,630.70
TOTAL DE ACTIVOS	590,809.67	7.03%	8,407,508.46	8,558,342.81	8,460,504.33	8,838,142.55	8,812,144.38	8,809,078.15	8,709,753.74	8,855,118.54	9,006,966.46	8,877,713.09	8,835,216.95	9,062,165.06	8,998,318.13
DEPOSITOS	464,551.75	7.50%	6,193,975.02	6,367,518.30	6,231,216.32	6,415,660.24	6,291,051.06	6,209,474.88	6,106,665.33	6,287,335.57	6,617,430.98	6,585,963.24	6,483,255.02	6,654,420.85	6,658,526.77
Locales	382,526.59	6.63%	5,766,782.35	5,973,222.43	5,896,864.82	6,078,771.12	5,943,261.88	5,857,067.28	5,747,040.02	5,898,483.14	6,069,799.08	6,086,740.20	5,959,034.77	6,139,766.07	6,149,308.94

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			2014	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
			Diciembre												
Oficiales	(39.66)	(18.71%)	212.02	243.80	270.44	260.62	298.87	309.82	0.24	102.47	121.25	174.32	203.09	155.34	172.36
De Particulares	539,865.90	10.24%	5,274,234.23	5,500,653.98	5,463,008.45	5,576,819.21	5,414,191.67	5,473,069.06	5,401,562.27	5,554,341.84	5,641,016.59	5,654,639.31	5,600,314.27	5,709,567.10	5,814,100.13
A la Vista	(11,223.17)	(0.84%)	1,332,088.40	1,414,321.39	1,333,591.70	1,354,811.66	1,306,459.07	1,330,924.72	1,261,711.95	1,280,353.21	1,347,747.10	1,242,140.22	1,203,822.82	1,269,218.24	1,320,865.23
A Plazo	415,421.71	16.96%	2,448,874.51	2,511,857.19	2,551,042.06	2,581,080.59	2,590,277.13	2,633,642.23	2,637,242.62	2,757,890.28	2,776,564.35	2,891,647.69	2,890,573.05	2,886,718.17	2,864,296.22
De Ahorros	135,667.36	9.09%	1,493,271.33	1,574,475.40	1,578,374.69	1,640,926.96	1,517,455.47	1,508,502.11	1,502,607.69	1,516,098.35	1,516,705.13	1,520,851.40	1,505,918.40	1,553,630.69	1,628,938.69
De Bancos	(157,299.65)	(31.95%)	492,336.09	472,324.65	433,585.93	501,691.28	528,771.34	383,688.40	345,477.51	344,038.83	428,661.24	431,926.57	358,517.40	430,043.63	335,036.44
A la Vista	(156,775.56)	(50.46%)	310,683.01	290,985.70	244,918.51	281,818.11	304,342.90	172,518.91	169,154.01	199,336.43	243,865.03	206,307.50	157,678.82	230,975.74	153,907.45
A Plazo	(524.09)	(0.29%)	181,653.08	181,338.95	188,667.42	219,873.18	224,428.44	211,169.49	176,323.51	144,702.40	184,796.21	225,619.07	200,838.58	199,067.88	181,128.99
Extranjero	82,025.16	19.20%	427,192.67	394,295.87	334,351.50	336,889.12	347,789.18	352,407.60	359,625.32	388,852.42	547,631.90	499,223.04	524,220.25	514,654.78	509,217.83
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	(112,969.52)	(27.43%)	411,821.61	376,459.54	317,413.45	323,897.16	336,223.91	338,532.31	344,365.08	332,582.61	333,678.23	294,169.37	319,164.06	309,322.73	298,852.09
A la Vista	(19,379.46)	(27.28%)	71,030.50	60,902.39	58,178.23	57,515.22	61,606.61	58,852.60	55,301.09	56,072.33	58,336.78	52,078.59	64,238.77	60,476.79	51,651.04
A Plazo	(79,978.97)	(30.70%)	260,482.56	236,749.82	183,348.63	192,150.31	200,905.02	207,084.99	207,580.56	209,738.09	208,044.11	175,321.59	189,864.13	185,026.80	180,503.60
De Ahorros	(13,611.10)	(16.95%)	80,308.55	78,807.33	75,886.58	74,231.63	73,712.28	72,594.72	81,483.43	66,772.19	67,297.34	66,769.19	65,061.15	63,819.14	66,697.45
De Bancos	194,994.68	1,268.58%	15,371.06	17,836.33	16,938.05	12,991.96	11,565.28	13,875.29	15,260.24	56,269.81	213,953.67	205,053.68	205,056.19	205,332.05	210,365.74
A la Vista	4,799.62	29,494.37%	16.27	16.20	16.23	16.21	16.08	16.19	16.24	16.21	16.17	16.18	16.19	16.25	4,815.89
A Plazo	190,195.07	1,238.67%	15,354.78	17,820.13	16,921.81	12,975.74	11,549.20	13,859.10	15,244.00	56,253.60	213,937.50	205,037.50	205,040.00	205,315.80	205,549.85
OBLIGACIONES	66,311.08	6.46%	1,026,286.33	967,075.77	1,021,921.42	1,197,034.49	1,248,725.97	1,369,717.02	1,431,463.23	1,418,696.83	1,163,724.75	1,046,835.21	1,089,861.38	1,136,230.91	1,092,597.42
Locales	(47,500.00)	(52.78%)	90,000.00	50,000.00	100,000.00	50,000.00	50,000.00	50,000.00	50,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	42,500.00
Extranjero	113,811.08	12.16%	936,286.33	917,075.77	921,921.42	1,147,034.49	1,198,725.97	1,319,717.02	1,381,463.23	1,378,696.83	1,123,724.75	1,006,835.21	1,049,861.38	1,096,230.91	1,050,097.42
OTROS PASIVOS	(32,267.41)	(9.03%)	357,164.48	387,318.39	380,341.28	392,506.40	433,558.22	384,570.29	318,830.57	290,548.45	317,830.57	332,331.66	338,887.67	345,379.77	324,897.07
Locales	(28,434.73)	(8.26%)	344,089.54	373,018.02	367,894.57	378,348.30	421,250.62	379,145.89	313,269.65	284,271.56	311,907.05	326,576.93	333,166.99	336,356.44	315,654.81
Extranjero	(3,832.68)	(29.31%)	13,074.94	14,300.38	12,446.70	14,158.10	12,307.61	5,424.39	5,560.92	6,276.89	5,923.52	5,754.73	5,720.68	9,023.33	9,242.26
PATRIMONIO	92,214.25	11.11%	830,082.63	836,430.35	827,025.31	832,941.43	838,809.12	845,315.96	852,794.61	858,537.71	907,980.17	912,582.98	923,212.88	926,133.53	922,296.88
Capital	(14,573.80)	(1.89%)	769,643.77	769,643.77	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97	755,069.97
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	17,630.22	25.65%	68,740.92	68,950.43	69,304.52	73,898.70	74,360.71	74,656.36	76,079.25	76,449.38	76,845.47	85,239.47	85,498.49	85,979.05	86,371.14
Provisiones Dinámicas	13,776.68	19.35%	71,192.19	71,192.19	71,192.19	75,464.64	75,464.64	75,464.64	76,807.87	76,807.87	76,807.87	84,968.87	84,968.87	84,968.87	84,968.87
Otras Reservas	3,853.54	(157.21%)	(2,451.27)	(2,241.76)	(1,887.67)	(1,565.94)	(1,103.93)	(808.28)	(728.62)	(358.48)	37.60	270.59	529.62	1,010.18	1,402.27

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Utilidad de Periodos Anteriores	44,806.20	(53.25%)	(84,148.54)	(22,517.41)	(25,377.93)	(29,703.74)	(29,872.21)	(29,883.73)	(30,992.96)	(31,058.83)	(31,150.64)	(39,251.21)	(39,215.96)	(39,391.23)	(39,342.34)
Utilidad de Periodo	51,357.00	83.19%	61,731.02	7,194.29	12,853.32	19,292.01	24,809.55	31,574.03	38,105.46	44,174.00	94,949.03	100,265.33	110,830.54	114,268.41	113,088.02
Ganancia o Perdida en Valores Disponibles para la Venta	(7,005.37)	(49.63%)	14,115.46	13,159.27	15,175.43	14,384.49	14,441.11	13,899.33	14,532.89	13,903.18	12,266.33	11,259.42	11,029.84	10,207.33	7,110.09
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	590,809.67	7.03%	8,407,508.46	8,558,342.81	8,460,504.33	8,838,142.55	8,812,144.38	8,809,078.15	8,709,753.74	8,855,118.54	9,006,966.46	8,877,713.09	8,835,216.95	9,062,165.06	8,998,318.13