

BANISI, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	12,169.68	137.71%	8,837.33	15,170.20	13,764.41	15,523.11	11,881.70	7,956.59	7,765.89	16,791.14	12,219.06	9,839.95	13,567.20	14,612.81	21,007.02
Depositos Locales en Bancos	7,115.47	168.17%	4,231.15	8,563.77	4,729.50	8,243.49	4,984.03	2,859.28	3,958.35	5,854.12	5,532.00	4,138.40	4,374.56	5,104.65	11,346.62
A la Vista	7,115.47	168.17%	4,231.15	8,563.77	4,729.50	8,243.49	4,984.03	2,859.28	3,958.35	5,854.12	5,532.00	4,138.40	4,374.56	5,104.65	11,346.62
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
Depositos Extranjeros en Bancos	5,115.72	118.83%	4,305.07	6,451.79	8,801.68	7,023.72	6,769.01	4,962.84	3,651.41	10,595.71	6,428.61	5,455.35	8,993.12	9,350.58	9,420.78
A la Vista	5,115.72	121.66%	4,205.07	6,351.79	8,701.68	6,923.72	4,469.01	4,862.84	3,551.41	10,495.71	6,328.61	5,355.35	8,893.12	9,250.58	9,320.78
A Plazo	0.00	0.00%	100.00	100.00	100.00	100.00	2,300.00	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	(61.50)	(20.42%)	301.11	154.65	233.23	255.90	128.65	134.47	156.13	341.31	258.45	246.20	199.52	157.57	239.61
CARTERA CREDITICIA	76,789.22	48.86%	157,163.59	165,863.10	184,037.49	193,190.88	202,838.14	208,387.80	214,001.69	216,862.66	220,707.99	225,394.74	233,339.56	234,258.15	233,952.81
Locales	38,805.22	26.35%	147,283.58	150,569.89	154,124.29	156,674.04	158,993.26	162,131.61	164,911.77	167,921.71	171,924.92	176,361.36	183,557.18	184,422.32	186,088.80
Extranjero	38,924.86	356.05%	10,932.41	16,441.27	31,126.26	37,734.93	45,067.37	47,587.34	50,388.48	50,402.92	50,420.38	50,747.84	51,429.92	51,663.41	49,857.27
Menos Provisiones	940.86	89.40%	1,052.41	1,148.06	1,213.06	1,218.09	1,222.49	1,331.14	1,298.57	1,461.97	1,637.31	1,714.47	1,647.53	1,827.58	1,993.27
Locales	982.06	106.31%	923.73	1,020.93	1,063.93	1,069.34	1,063.51	1,179.97	1,250.60	1,416.91	1,587.29	1,667.69	1,584.78	1,758.46	1,905.79
Extranjero	(41.20)	(32.02%)	128.67	127.13	149.13	148.75	158.98	151.18	47.96	45.06	50.02	46.78	62.75	69.12	87.47
INVERSIONES EN VALORES	(21,144.29)	(30.08%)	70,284.97	66,059.63	63,395.47	55,504.38	48,792.92	47,037.56	43,313.01	40,730.36	40,206.99	42,557.46	47,128.87	47,418.94	49,140.68
Locales	(16,881.44)	(35.93%)	46,988.17	42,863.15	40,175.81	33,217.09	31,764.30	28,645.00	25,903.15	23,865.77	25,343.77	27,716.83	30,842.66	31,397.03	30,106.73
Extranjero	(4,262.85)	(18.30%)	23,296.80	23,196.48	23,219.66	22,287.29	17,028.62	18,392.55	17,409.86	16,864.60	14,863.22	14,840.64	16,286.20	16,021.91	19,033.95
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	724.42	8.25%	8,782.27	9,244.40	9,285.29	8,791.30	8,916.27	8,886.70	8,857.03	8,893.70	8,635.15	8,883.56	8,747.89	8,860.34	9,506.69
Locales	563.95	6.74%	8,373.06	8,819.95	8,866.71	8,309.33	8,357.48	8,454.02	8,277.73	8,322.37	8,245.00	8,317.78	8,179.30	8,359.95	8,937.01
Extranjero	160.47	39.21%	409.21	424.44	418.58	481.96	558.78	432.68	579.30	571.34	390.14	565.78	568.59	500.39	569.68
TOTAL DE ACTIVOS	68,539.03	27.97%	245,068.16	256,337.33	270,482.66	273,009.67	272,429.01	272,268.65	273,937.62	283,277.87	281,769.19	286,675.72	302,783.52	305,150.24	313,607.19
DEPOSITOS	44,936.25	20.90%	215,037.85	221,052.93	235,950.52	232,731.75	229,392.29	228,511.50	229,676.29	235,177.00	236,183.98	238,522.06	248,746.30	252,417.52	259,974.10
Locales	21,269.53	28.65%	74,250.13	76,148.42	78,913.75	80,319.86	82,048.57	79,499.14	77,360.81	83,714.42	83,505.26	86,663.42	88,493.19	90,642.67	95,519.66

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			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	21,269.53	28.65%	74,250.13	76,148.42	78,913.75	80,319.86	82,048.57	79,499.14	77,360.81	83,714.42	83,505.26	86,663.42	88,493.19	90,642.67	95,519.66
A la Vista	3,871.48	34.54%	11,208.95	10,803.91	10,512.20	11,687.13	11,729.12	10,545.60	9,977.53	13,148.16	10,544.79	10,385.54	10,743.94	11,008.96	15,080.43
A Plazo	8,445.52	15.18%	55,642.05	57,995.41	60,783.74	60,752.14	59,489.53	59,732.80	58,980.41	60,842.47	63,060.10	63,223.12	64,314.87	63,906.38	64,087.57
De Ahorros	8,952.54	120.99%	7,399.13	7,349.09	7,617.81	7,880.59	10,829.92	9,220.74	8,402.87	9,723.79	9,900.37	13,054.77	13,434.38	15,727.33	16,351.66
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	23,666.72	16.81%	140,787.72	144,904.51	157,036.77	152,411.89	147,343.72	149,012.36	152,315.48	151,462.58	152,678.72	151,858.63	160,253.11	161,774.85	164,454.44
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	23,666.72	16.81%	140,787.72	144,904.51	157,036.77	152,411.89	147,343.72	149,012.36	152,315.48	151,462.58	152,678.72	151,858.63	160,253.11	161,774.85	164,454.44
A la Vista	(1,267.57)	(5.43%)	23,346.60	23,927.42	27,451.61	21,458.32	20,528.76	26,965.38	23,220.78	21,181.57	20,624.71	18,009.43	17,960.44	17,696.73	22,079.02
A Plazo	24,867.19	23.51%	105,780.46	108,265.61	115,214.45	119,174.24	117,019.75	111,953.87	117,376.00	120,803.59	121,983.75	123,788.06	131,018.95	134,031.80	130,647.65
De Ahorros	67.11	0.58%	11,660.66	12,711.47	14,370.71	11,779.33	9,795.22	10,093.11	11,718.70	9,477.42	10,070.26	10,061.14	11,273.72	10,046.32	11,727.77
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
OBLIGACIONES	13,000.00	0.00%	0.00	0.00	0.00	5,000.00	8,000.00	8,000.00	8,000.00	10,500.00	8,000.00	11,000.00	13,000.00	13,000.00	13,000.00
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	13,000.00	0.00%	0.00	0.00	0.00	5,000.00	8,000.00	8,000.00	8,000.00	10,500.00	8,000.00	11,000.00	13,000.00	13,000.00	13,000.00
OTROS PASIVOS	954.00	11.26%	8,470.95	8,861.62	7,894.19	8,266.37	7,695.29	8,203.11	8,302.92	9,372.19	9,157.91	8,422.10	12,022.66	10,755.79	9,424.95
Locales	878.13	11.63%	7,550.04	7,909.41	6,988.34	7,300.37	6,729.18	7,550.31	7,609.16	8,708.56	8,442.51	7,657.46	11,204.58	9,874.17	8,428.17
Extranjero	75.87	8.24%	920.91	952.21	905.84	966.00	966.11	652.80	693.75	663.63	715.41	764.64	818.08	881.62	996.78
PATRIMONIO	9,648.78	44.75%	21,559.36	26,422.78	26,637.96	27,011.55	27,341.43	27,554.03	27,958.41	28,228.67	28,427.30	28,731.56	29,014.56	28,976.93	31,208.14
Capital	7,000.00	35.00%	20,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,000.00
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	1,958.77	42.43%	4,616.15	4,636.46	4,747.88	6,197.23	6,165.64	6,247.32	6,308.95	6,289.44	6,360.47	6,671.74	6,560.13	6,557.85	6,574.92
Provisiones Dinámicas	1,493.83	53.87%	2,772.80	2,772.80	2,772.80	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64	4,266.64
Otras Reservas	464.94	25.22%	1,843.35	1,863.65	1,975.07	1,930.59	1,899.00	1,980.68	2,042.31	2,022.80	2,093.83	2,405.10	2,293.49	2,291.21	2,308.28

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(1,520.59)	46.70%	(3,255.75)	(3,139.39)	(3,250.81)	(4,700.17)	(4,668.57)	(4,750.26)	(4,811.88)	(4,792.38)	(4,863.41)	(4,873.16)	(4,761.55)	(4,759.27)	(4,776.34)
Utilidad de Periodo	2,055.53	777.09%	264.51	91.34	270.58	477.38	725.71	991.78	1,293.75	1,516.29	1,669.02	1,670.34	1,967.76	2,104.28	2,320.04
Ganancia o Perdida en Valores Disponibles para la Venta	155.08	(236.56%)	(65.55)	(165.62)	(129.69)	37.11	118.65	65.19	167.60	215.32	261.22	262.64	248.22	74.07	89.52
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	68,539.03	27.97%	245,068.16	256,337.33	270,482.66	273,009.67	272,429.01	272,268.65	273,937.62	283,277.87	281,769.19	286,675.72	302,783.52	305,150.24	313,607.19